CA1 FN - R21

REPORT

OF THE

LOAN COMPANIES AND BUILDING SOCIETIES

OF THE

DOMINION OF CANADA

FOR THE YEAR 1896.

WITH COMPARATIVE TABLES OF THE CHIEF ITEMS FOR YEARS FROM 1867 TO 1896 INCLUSIVE

PREPARED BY ORDER OF THE DEPUTY MINISTER OF FINANCE

BY

N. S. GARLAND, F.S.S., F.S.A.
Clerk of Financial Statistics.

OTTAWA
GOVERNMENT PRINTING BUREAU
1897.

INDEX

PART I

	Page.
Assets, Table of, by Provinces, 1896	XV
Assets, Table of, 1867 to 1896, inclusive	X
Liabilities, Table of, by Provinces, 1896	XIV
Liabilities, Table of, 1867 to 1896, inclusive	VIII
Miscellaneous Statements, by Provinces, 1896	XVI
Miscellaneous Statements, Table of, 1874 to 1896, inclusive	XII
Recapitulatory Statements, 1896	XVIII

PART II

ONTARIO.

BARRIE—Barrie Loan and Savings Company (Limited)	142
BELLEVILLE—Hastings Loan and Investment Society	144
BRANTFORD—Royal Loan and Savings Company	146
BROCKVILLE—Brockville Loan and Savings Company	148
CHATHAM—Chatham Loan and Savings Company	150
GODERICH—Huron and Bruce Loan and Investment Society	152
GUELPH—Guelph and Ontario Investment and Savings Society	154
HAMILTON—	
Hamilton Mutual Building Society	106
Hamilton Provident and Loan Society	108
Landed Banking and Loan Company	110
KINGSTON—	
Frontenac Loan and Investment Society	122
Ontario Building and Savings Society	124
LINDSAY—Victoria Loan and Savings Company	156
LONDON—	
Agricultural Savings and Loan Company	80
Birkbeck Loan Company	82
Canadian Savings and Loan Company	84
Dominion Savings and Investment Society	86
Huron and Erie Loan and Savings Company	88
London Loan Company of Canada	90
Ontario Loan and Debenture Company	92
People's Building and Loan Association	94
NIAGARA FALLS—	
Niagara Falls Building Society and Loan Association	158
ORANGEVILLE—Orangeville Building and Loan Association	144
OSHAWA—Ontario Loan and Savings Company	160
OTTAWA—	
Home Building and Savings Association	118
Metropolitan Loan and Savings Company	120
OWEN SOUND—	
Owen Sound Building and Savings Society	130
Owen Sound, Grey and Bruce Loan and Savings Company	132
PETERBORO'—	
Central Canada Loan and Savings Company of Ontario	126
Toronto Savings and Loan Company	128
PETROLEA—Crown Savings and Loan Company	162
PORT HOPE—Midland Loan and Savings Company	164
SARNIA—	
Huron and Lambton Loan and Savings Company	112
Industrial Mortgage and Savings Company	114
Lambton Loan and Investment Company	116
STRATFORD—	
British Mortgage Loan Company of Ontario	134
Stratford Building and Savings Society	136
ST. CATHARINES—Security Loan and Savings Company	166

ONTARIO—*Concluded.*

PAGE.

ST. THOMAS—
Atlas Loan Company ... 96
Elgin Loan and Savings Company ... 98
Southern Loan and Savings Company ... 100
South-Western Farmers' and Mechanics' Savings and Loan Society ... 102
Star Loan Company ... 104

TORONTO—
Aid Savings and Loan Company ... 2
Birkbeck Investment Security and Savings Company ... 4
Bristol and West of England Canadian Land Mortgage and Investment Company (Limited) ... 6
British Canadian Loan and Investment Company (Limited) ... 8
Building and Loan Association ... 10
Canada Landed and National Investment Company (Limited) ... 12
Canada Permanent Loan and Savings Company ... 14
Canadian Homestead Loan and Savings Association ... 16
Canadian Mutual Loan and Investment Company ... 18
Canadian Savings Loan and Building Association ... 20
City and County Loan Association ... 22
Dominion Building and Loan Association ... 24
Dovercourt Land, Building and Savings Company (Limited) ... 26
Equitable Savings, Loan and Building Association ... 28
Farmers' Loan and Savings Company ... 30
Freehold Loan and Savings Company ... 32
Home Savings and Loan Company ... 34
Imperial Loan and Investment Company ... 36
Imperial Trusts Company of Canada (Limited) ... 38
Land Security Company ... 40
London and Canadian Loan and Agency Company (Limited) ... 42
London and Ontario Investment Company (Limited) ... 44
North British Canadian Investment Company (Limited) ... 46
North of Scotland Canadian Mortgage Company (Limited) ... 48
Ontario Industrial Loan and Investment Company (Limited) ... 50
People's Loan and Deposit Company ... 52
Provincial Building and Loan Association ... 54
Provident Investment and Mortgage Guarantee Company of Ontario (Limited) ... 56
Real Estate Loan Company of Canada (Limited) ... 58
Reliance Loan and Savings Company ... 60
Scottish American Investment Company (Limited) ... 62
Scottish Ontario and Manitoba Land Company (Limited) ... 64
Sun Savings and Loan Company of Ontario ... 66
Toronto General Trusts Company ... 68
Toronto Land and Investment Corporation ... 70
Trust and Loan Company of Canada ... 72
Union Loan and Savings Company ... 74
Vickers Express Company (Limited) ... 190
Western Canada Loan and Savings Company ... 76
York County Loan and Savings Company ... 78

WOODSTOCK—
Ontario Permanent Building and Loan Association ... 138
Oxford Permanent Loan and Savings Society ... 140

QUEBEC.

LÉVIS—Lévis Permanent Building Society ... 172

MONTREAL—
Crédit Foncier Franco-Canadien ... 168
Montreal Loan and Mortgage Company ... 170
Hamilton Powder Company ... 190

QUEBEC—
Quebec Permanent Building Society ... 174
Société de Prêts et Placements de Québec ... 180

SHERBROOKE—Sherbrooke Loan and Mortgage Company ... 176

ST. JOHNS—Société Permanente de Construction du district d'Iberville ... 178

NOVA SCOTIA.

HALIFAX—
Eastern Canada Savings and Loan Company (Limited) ... 182
Eastern Trust Company ... 184
Nova Scotia Permanent Benefit Building Society and Savings Fund ... 186

MANITOBA.

WINNIPEG—Manitoba and North-West Loan Company (Limited) ... 188

J. Mortimer Courtney, Esq.,
Deputy Minister of Finance.

Sir,—I have the honour to submit to you the 31st annual report of Loan Companies and Building Societies in Canada for 1896, which contains returns for that year of the principal associations throughout the Dominion.

I may again draw attention to the lateness of the date upon which the report has been issued. In order to be of sufficient interest it and benefit to those for whom it is annually prepared, it should be ready for distribution not later than the 30th June each year.

The tables bringing forward the totals of the chief items since confederation have been completed for 1896; the totals by provinces for that year are also given, as well as the usual recapitulatory statement arranged to correspond with the form of return to the department.

Returns were received from 94 Loan Companies and Building Societies, the same number as the previous year. These are represented by provinces as follows, viz. :—

Ontario	83
Quebec	7
Nova Scotia	3
Manitoba	1

The Hamilton Homestead Loan and Savings Society is reported insolvent and in liquidation.

The Orangeville Building and Loan Association is realizing on its assets.

The Ottawa Building and Loan Society on the terminating plan is winding up business, the time having expired.

The head office of the Toronto Savings and Loan Company has been removed to Peterboro.

The following new companies sent returns, viz. :—

Lindsay—The Victoria Loan and Savings Company.
Toronto—Canadian Savings Loan and Building Association.
Reliance Loan and Savings Company.

The following companies are in operation and have not sent returns :—

Peterboro—Midland and Western Counties Loan and Savings Company.
Montreal—Montreal Loan and Investment Company.
Montreal Western Loan and Trust Company.
Forest—East Lambton Loan and Savings Company.

TORONTO—Globe Savings and Loan Company.
House and Land Investment Company.
Toronto Financial Corporation.
Trusts Corporation of Ontario.

OTTAWA—Ottawa Trusts and Deposits Company.

LONDON—London and Western Trusts Company, Limited.

WALKERVILLE—Walkerville Land and Building Company, Limited.

I have as formerly examined into the borrowing powers granted to the several companies working under Statutes passed by the Dominion Parliament.

I still continue to urge upon companies the advantages of sending their annual statement for publication.

I have the honour to be, sir,

Your obedient servant,

N. S. GARLAND.

FINANCE DEPARTMENT,
OTTAWA, 1st October, 1897.

COMPARATIVE STATEMENTS

Comparative Statement of the chief items of Loan Companies and Building

LIABIL

Year.	Number of Companies from which Returns were received.	Capital Stock. Capital Subscribed.	Capital Stock. Capital Paid up.	Reserve Fund.	Contingent Fund and Un-appropriated Profits.	Liabilities to Stockholders.	Deposits.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867....	19	Previous to 1874 the number of shares only were given.	2,110,403 96	.....	.....	.....	577,299 10
1868....	17		2,521,804 06	.....	.....	.....	673,789 09
1869....	16		2,891,010 90	.....	.....	.....	959,050 88
1870....	20		3,328,869 69	.....	.....	.....	1,485,014 12
1871....	21		4,877,070 43	.....	.....	.....	2,399,135 94
1872....	22		5,211,519 76	.....	.....	.....	2,590,778 03
1873....	23		6,376,231 58	.....	.....	.....	2,869,381 51
1874....	33	16,607,700 00	8,042,157 70	1,336,462 45	160,542 20	11,074,816 08	4,614,812 82
1875....	40	19,343,100 00	10,088,998 96	1,578,909 66	363,771 10	13,919,772 01	5,020,706 71
1876....	41	19,223,799 00	11,695,772 50	2,091,258 38	155,905 80	15,640,201 54	6,126,377 50
1877....	47	25,516,909 00	13,858,634 47	2,452,715 00	400,465 53	18,716,824 26	7,102,186 35
1878....	58	28,654,601 75	17,287,538 58	2,803,580 57	533,684 77	22,764,582 84	8,269,295 16
1879....	62	29,459,272 50	17,474,656 84	2,917,874 72	589,767 52	22,966,738 54	9,426,148 47
1880....	83	56,035,164 81	24,495,975 26	4,617,832 83	644,754 47	31,942,406 47	11,713,633 37
1881....	80	50,000,075 39	25,445,639 82	5,128,413 13	583,421 71	33,540,087 63	13,460,268 46
1882....	91	65,646,518 75	28,498,742 53	5,983,702 14	781,648 03	37,298,936 10	14,241,782 69
1883....	85	72,008,683 16	30,899,446 36	6,417,479 77	593,928 50	39,654,443 72	13,954,460 66
1884....	84	71,505,382 40	30,751,251 30	6,812,006 59	617,529 69	39,999,246 43	13,876,515 72
1885....	81	67,304,279 59	31,345,620 66	7,199,456 95	570,332 13	40,772,175 93	15,435,084 51
1886....	77	73,748,967 11	31,874,858 61	7,738,027 02	669,064 50	41,699,072 01	16,226,581 12
1887....	74	75,768,750 46	32,125,009 54	7,747,676 36	1,075,529 90	42,850,622 91	18,251,422 87
1888....	78	81,816,292 27	32,410,358 89	8,420,735 04	858,951 95	43,760,225 58	17,307,033 54
1889....	77	83,717,873 32	34,052,455 95	9,173,955 99	1,035,449 35	45,310,846 31	17,757,376 51
1890....	76	85,137,492 32	34,659,311 80	9,801,173 95	1,141,813 79	46,646,785 10	17,893,567 03
1891....	71	85,204,543 98	34,658,749 06	10,190,670 00	1,072,068 61	46,954,778 53	18,482,958 54
1892....	70	86,091,928 98	35,097,101 41	10,658,575 50	1,086,419 67	47,873,399 64	19,392,165 45
1893....	82	93,766,651 31	35,445,252 26	10,930,856 11	1,173,155 15	50,047,892 48	18,531,573 06
1894....	94	91,893,310 65	39,131,766 09	11,433,492 78	995,684 52	53,017,169 62	20,782,944 28
1895....	94	96,178,053 65	40,504,504 36	11,131,306 58	1,308,997 56	54,165,265 28	19,945,943 60
1896....	94	102,795,500 75	42,038,794 22	11,242,178 22	1,524,812 71	55,956,088 58	19,404,878 58

Societies in the Dominion of Canada, each year from 1867 to 1896, inclusive.

ITIES.

Debentures payable in Canada.	Debentures payable in Great Britain or elsewhere.	Debenture Stock.	Owing to Banks.	Other Liabilities.	Liabilities to the Public.	Total Liabilities.	Year.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
.....	.....	.....	.....	.....	.....	3,233,985 37	1867
.....	.....	.....	.....	.....	.....	3,608,327 20	1868
.....	.....	.....	.....	.....	.....	4,388,743 98	1869
.....	.....	.....	.....	.....	.....	5,517,966 15	1870
.....	.....	.....	.....	.....	.....	8,392,957 88	1871
.....	.....	.....	.....	.....	.....	9,225,437 94	1872
.....	.....	.....	.....	.....	.....	10,954,482 16	1873
.....	19,992 78	.....	311,753 66	60,679 71	5,154,591 89	16,229,407 97	1874
.....	772,084 05	.....	107,163 16	82,302 04	6,131,905 09	20,051,677 10	1875
173,702 94	2,140,717 88	.....	153,512 71	59,912 99	8,856,805 85	24,497,007 39	1876
177,317 94	3,745,587 17	.....	342,327 56	171,562 41	11,736,430 81	30,453,255 07	1877
387,603 11	5,285,888 54	.....	404,083 17	222,089 49	14,844,569 16	37,609,152 00	1878
187,003 33	6,206,855 82	.....	67,637 69	169,818 83	16,357,677 13	39,324,415 67	1879
244,659 60	22,968,108 74	.....	313,048 40	991,707 71	36,575,062 04	68,517,468 51	1880
1,240,406 14	21,913,828 60	.....	576,142 37	869,029 74	38,424,929 41	71,965,017 04	1881
2,968,880 20	23,701,480 88	.....	507,842 92	1,006,721 82	42,784,574 40	80,083,510 50	1882
3,827,566 43	25,792,904 30	.....	124,282 63	710,982 35	44,862,773 76	84,517,217 48	1883
3,909,482 55	28,358,884 57	.....	165,198 21	1,026,412 44	47,820,191 27	87,819,437 70	1884
4,341,703 43	30,456,335 29	.....	367,155 16	1,094,286 86	52,167,158 79	92,939,334 72	1885
6,544,535 15	32,361,307 57	.....	198,255 71	651,548 51	56,676,145 98	98,375,217 99	1886
6,898,047 98	32,062,266 40	.....	188,812 25	604,155 47	58,734,196 30	101,584,819 21	1887
7,214,785 81	36,582,670 14	1,242,899 84	135,541 25	1,004,447 73	64,118,750 82	107,878,976 40	1888
8,155,940 18	40,388,281 63	1,325,173 85	321,392 12	1,032,063 93	69,685,662 78	114,996,509 09	1889
8,300,694 40	45,123,546 31	1,572,215 54	297,130 03	1,124,173 95	75,082,801 50	121,729,586 60	1890
8,550,053 92	46,348,039 92	1,598,132 53	73,535 38	1,161,056 91	76,960,925 84	123,915,704 37	1891
9,153,190 55	48,684,039 95	2,214,586 25	115,049 61	848,280 37	81,162,796 48	129 036,196 12	1892
10,028,102 19	49,408,398 36	2,613,395 11	162,764 51	805,748 88	82,362,544 16	132,410,436 64	1893
10,388,146 95	47,153,562 80	2,939,452 04	643,697 56	5,808,242 29	88,506,061 60	141,523,231 22	1894
11,272,570 77	45,854,391 79	3,739,478 50	200,436 87	5,935,111 04	87,719,225 13	141,834,490 41	1895
11,769,285 07	44,736,097 92	4,023,375 50	327,572 57	6,277,154 47	87,340,195 56	143,296,284 14	1896

COMPARATIVE STATEMENT of the chief items of Loan Companies and Building

ASS

Year.	Number of Companies from which Returns were received.	Current Loans secured on Real Estate.	Current Loans secured on Dominion and Provincial Securities.	Loans secured on Municipal Securities.	Loan Companies' Debentures.	Loans to Shareholders on their Stock.	Total Loans.	Property owned, Dominion and Provincial Securities, present Cash Value.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	19	2,831,073 86	.....	.....	.....	.....	.....	.....
1868	17	3,067,680 39	.....	.....	.....	.....	.....	.....
1869	16	3,846,923 95	.....	.....	.....	.....	.....	.....
1870	20	5,138,611 21	.....	.....	.....	.....	.....	.....
1871	21	7,559,723 30	.....	.....	.....	.....	.....	.....
1872	22	8,509,416 84	.....	.....	.....	.....	.....	.....
1873	23	9,838,282 36	.....	.....	.....	.....	.....	.....
1874	33	15,041,858 04	.....	28,134 26	.....	311,346 76	15,469,823 12	.....
1875	40	18,360,715 04	.....	27,983 04	.....	438,816 04	18,890,809 59	.....
1876	41	22,827,324 74	.....	106,608 10	.....	233,259 97	23,258,680 30	.....
1877	47	28,282,712 26	.....	55,381 27	.....	495,435 12	28,993,842 63	.....
1878	58	33,998,174 56	.....	60,361 07	.....	496,729 98	34,703,748 23	.....
1879	62	34,781,493 76	.....	61,020 43	.....	587,277 98	35,675,687 52	.....
1880	83	56,612,200 46	.....	207,698 67	.....	768,976 12	58.493,037 08	367,257 99
1881	80	61,948,053 41	.....	106,436 77	.....	1,004,839 05	64,498,542 38	316,838 47
1882	91	68,025,897 21	.....	139,734 55	.....	1,797,387 85	72,021,310 68	298,387 50
1883	85	69,922,344 18	.....	116,878 57	.....	1,459,261 05	74,126,165 71	473,387 50
1884	84	74,115,136 05	.....	141,969 27	.....	1,414,018 18	77,267,357 69	310,185 10
1885	81	78,775,243 56	.....	184,609 07	.....	1,260,704 10	82,084,049 23	512,373 54
1886	77	84,573,384 65	.....	239,639 54	.....	1,005,358 16	88,094,260 14	534,924 32
1887	74	86,901,363 89	.....	202,402 64	.....	1,131,247 68	90,611,278 32	430,522 46
1888	78	93,468,943 03	191 66	142,474 72	42,141 32	966,898 79	96,878,812 17	462,449 74
1889	77	98,726,041 18	191 66	204,132 75	17,202 42	813,964 34	102,091,907 50	446,562 22
1890	76	105,535,648 71	195 00	227,019 13	44,315 63	810,949 46	108,825,810 97	428,654 86
1891	71	106,404,855 82	.....	138,843 61	27,821 78	743,357 05	110,082,218 57	419,673 27
1892	70	109,807,355 63	12,000 00	520,825 67	7,411 68	754,534 39	113,659,640 60	561,729 45
1893	82	110,916,559 81	.....	518,136 10	17,174 49	754,149 39	115,346,786 25	626,292 70
1894	94	116,810,577 93	.....	63,101 92	211,093 07	805,076 60	121,692,978 91	704,778 22
1895	94	115,901,568 18	34,454 83	153,676 72	31,617 10	823,181 09	120,351,687 60	723,433 56
1896	94	115,734,851 81	40,052 45	66,958 57	383,191 01	905,407 08	119,536,756 74	534,187 47

Societies in the Dominion of Canada, each year from 1867 to 1896, inclusive.

ETS.

Property owned, Municipal Securities, present Cash Value.	Property owned, Loan Companies' Debentures.	Cash on hand and in Banks.	Real Estate.		Total Property Owned.	Total Assets.	Year.
			Property owned, consisting of Real Estate.	Loans secured on Real Estate held for sale.			
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
21,192 22	.....	180,703 46	.....	.....	.....	3,233,985 37	1867
64,420 72	.....	237,984 70	.....	.....	.....	3,608,327 20	1868
30,510 79	.....	228,061 00	8,694 99	.....	.....	4,338,743 98	1869
29,725 00	.....	184,763 82	.....	.....	.....	5,517,966 15	1870
124,042 53	.....	353,632 50	81,000 77	.....	.....	8,392,463 73	1871
100,573 75	.....	134,412 99	82,093 03	.....	.....	9,225,427 94	1872
81,977 81	.....	193,277 13	332,362 86	.....	.....	10,954,482 16	1873
116,187 00	.....	344,753 60	124,260 58	.....	759,634 85	16,229,407 97	1874
131,543 84	.....	645,605 88	162,267 83	.....	1,160,470 68	20,051,280 27	1875
82,526 14	.....	648,933 36	338,011 51	.....	1,238,326 89	24,497,007 39	1876
34,003 68	.....	538,738 28	723,505 80	.....	1,486,828 59	30,480,671 22	1877
50,222 70	.....	831,780 49	1,081,451 11	.....	2,190,160 76	36,893,908 99	1878
143,465 97	.....	1,748,211 73	1,685,881 23	.....	3,708,531 95	39,384,219 47	1879
1,256,115 56	.....	4,526,077 53	4,352,439 63	.....	11,495,598 18	69,988,635 26	1880
1,643,435 82	.....	2,380,977 06	3,636,295 93	.....	9,408,095 72	73,906,638 10	1881
1,430,411 37	.....	2,055,372 43	4,722,328 65	.....	9,642,390 80	81,663,701 48	1882
1,588,042 47	.....	2,465,987 72	4,565,923 36	.....	19,469,084 73	84,595,250 44	1883
1,716,171 71	.....	2,608,224 04	4,424,198 88	.....	10,339,323 09	87,606,680 78	1884
1,526,381 01	.....	2,561,277 09	4,331,146 12	.....	10,094,126 02	92,178,175 25	1885
2,010,091 22	.....	2,358,906 42	3,919,125 19	.....	9,922,732 05	98,016,992 19	1886
2,102,179 84	.....	2,595,437 13	4,440.040 73	.....	10,618,031 92	101,229,310 24	1887
2,065,295 08	104,396 75	2,616,886 30	.....	2,373,847 60	12,551,346 10	109,430,158 27	1888
1,807,808 46	129,348 75	2,308,990 03	.....	4,357,865 15	14,284,911 08	116,376,818 58	1889
1,710,002 04	210,145 66	3,791,006 36	.....	2,726,507 05	14,060,704 88	122,886,515 85	1890
1,644,596 43	159,049 67	4,044,638 36	.....	2,204,132 75	14,958,927 73	125,041,146 30	1891
1,806,025 27	243,962 54	3,577,255 56	.....	2,274,917 17	16,466,759 56	130,126,400 16	1892
1,908,249 79	236,011 75	2,729,756 14	.....	3,298,424 15	17,903,499 11	133,250,285 36	1893
2,500,864 91	211,461 49	3,978,406 18	.....	3,692,531 03	20,620,370 34	142,313,349 25	1894
2,200,451 86	674,213 65	3,960,537 30	.....	4,416,078 17	22,429,680 93	142,781,368 53	1895
1,978,929 72	758,022 71	3,650,718 78	.....	4,647,971 73	24,350,619 82	143,887,376 56	1896

COMPARATIVE STATEMENT of the chief items of Loan Companies and Building Societies in the Dominion of Canada each year from 1874 to 1896, inclusive.

MISCELLANEOUS STATEMENTS.

Year.	Number of Companies from which Returns were received.	Amount of Dividends declared during the Year.	Amount loaned during the Year.	Amount of Principal and Interest received from Borrowers during the Year.	Amount received from Depositors during the Year.	Amount repaid to Depositors during the Year.	Amount borrowed for purpose of Investment.	Debentures issued during the Year.	Debentures repaid during the Year.	Debentures maturing within one Year.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	19	.....	.....	.....	.....	.....	.....	.....	.....	.....
1868	17	.....	.....	.....	.....	.....	.....	.....	.....	.....
1869	16	.....	.....	.....	.....	.....	.....	.....	.....	.....
1870	20	No item given in Miscellaneous Statements prior to 1874 can be placed under the headings in this Table.								
1871	21	.....	.....	.....	.....	.....	.....	.....	.....	.....
1872	22	.....	.....	.....	.....	.....	.....	.....	.....	.....
1873	23	.....	.....	.....	.....	.....	.....	.....	.....	.....
1874	33	736,558 28	6,468,371 03	4,082,461 54	6,666,423 51	5,642,209 38	.....	19,992 78	1,910 00	2,000 00
1875	40	946,389 03	6,587,428 86	4,868,221 28	6,944,260 39	6,632,725 04	.....	745,031 50	9,513 60	.....
1876	41	1,088,920 33	9,502,697 52	6,570,836 91	8,906,210 57	7,648,619 28	.....	1,326,338 41	39,089 05	5,353 34
1877	47	1,188,158 41	10,839,367 76	7,457,506 01	9,632,517 25	7,679,556 12	.....	1,559,075 94	2,920 00	159,870 00
1878	58	1,368,785 33	10,688,365 84	8,644,297 10	10,662,494 10	9,539,618 91	.....	1,483,333 83	158,993 99	473,292 66
1879	62	1,458,965 89	8,063,848 96	8,943,208 67	11,773,742 19	11,023,191 04	3,092,778 99	1,520,788 02	265,061 18	1,039,884 43
1880	83	1,827,851 73	13,961,748 39	13,543,025 74	14,240,873 77	12,598,927 80	30,944,914 35	3,638,230 01	1,812,636 81	3,667,717 72
1881	80	2,120,328 21	19,419,566 16	15,950,237 98	18,309,344 13	17,055,786 63	33,017,449 90	3,682,573 28	3,178,823 34	3,543,230 01
1882	91	2,083,869 06	18,906,723 57	18,174,656 56	23,169,305 93	22,497,190 67	31,558,812 83	6,473,049 63	4,619,692 19	5,759,643 58
1883	85	2,088,233 38	15,621,741 94	16,796,644 50	19,569,641 80	19,881,731 75	35,101,372 92	6,926,859 96	4,142,509 35	5,957,658 98
1884	84	2,207,738 97	14,933,361 80	16,049,228 72	18,900,020 35	18,087,726 70	39,540,325 88	7,762,048 85	5,108,369 79	6,761,104 00
1885	81	2,258,165 15	16,481,958 85	16,715,390 12	18,999,715 30	17,808,790 37	42,592,328 39	7,487,145 61	4,836,469 55	5,488,641 29
1886	77	3,211,501 99	18,633,270 97	19,508,683 85	21,681,210 20	20,945,517 13	46,831,258 09	8,722,193 05	4,404,982 42	6,287,725 21
1887	74	2,187,982 82	19,098,062 26	20,846,703 37	26,495,001 61	26,261,097 63	49,998,201 24	6,521,418 00	4,802,639 46	6,825,536 92
1888	78	2,257,086 22	19,530,656 51	20,435,489 18	24,152,423 87	25,279,268 38	52,208,577 82	8,801,903 12	5,635,443 59	9,485,261 28
1889	77	3,448,864 75	24,339,825 51	22,172,271 86	25,869,009 96	25,546,546 46	55,467,625 43	11,225,050 75	6,897,570 00	9,583,018 04
1890	76	2,601,300 21	21,039,086 99	20,739,028 11	24,503,508 56	24,612,203 52	61,290,427 55	12,379,612 80	7,154,059 17	7,991,918 15
1891	71	2,452,670 43	20,017,935 66	22,584,812 28	24,764,225 95	23,987,127 40	60,958,386 70	9,667,019 19	6,908,730 17	8,620,843 43
1892	70	2,516,665 36	23,762,737 89	24,993,259 66	24,790,742 43	23,721,274 68	68,179,144 36	10,534,061 38	6,663,294 78	10,067,759 74
1893	82	2,511,477 92	20,865,871 60	26,312,063 31	23,437,786 30	24,963,830 42	65,463,335 28	9,712,757 55	8,253,047 46	11,982,951 01
1894	94	2,547,339 86	18,409,903 68	23,741,991 07	22,893,145 36	23,057,303 76	66,394,011 97	10,732,065 33	10,733,175 15	11,932,457 96
1895	94	2,454,719 75	18,706,133 05	24,150,459 88	22,194,540 99	22,978,357 39	65,374,289 96	10,377,539 69	10,376,838 42	10,766,744 80
1896	94	2,559,292 09	29,267,966 69	23,760,705 50	21,543,719 80	21,898,570 81	64,331,810 28	8,379,580 75	9,226,017 44	12,699,984 07

Year.	Number of Companies from which Returns were received.	Amount of Interest paid and accrued during the Year.	Value of Real Estate under Mortgage.	Amount of Principal and Interest overdue and in default on Mortgages.	Amount of Mortgages payable by Instalments.	Amount invested and secured by Mortgage Deeds.	Aggregate amount of Mortgages upon which compulsory proceedings have been taken during the Year.	Estimated value of Mortgaged Property held for sale.	Amount chargeable against said Property.	Present Cash Value of Investments on Mortgages and other Securities.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	19	...	...	...	...	...	...	...	...	...
1868	17	...	...	...	...	...	...	...	...	...
1869	16	...	...	...	...	...	...	...	...	...
1870	20	No item given in Miscellaneous Statements prior to 1874 can be placed under the headings in this Table.								
1871	21	...	...	...	...	...	...	...	...	...
1872	22	...	...	...	...	...	...	...	...	...
1873	23	...	...	...	...	...	...	...	...	...
1874	33	300,459 16	35,357,682 22	337,740 96	13,815,142 16	...	...	...	...	...
1875	40	343,597 09	42,963,676 05	433,557 74	16,254,353 25	...	...	...	...	...
1876	41	469,939 01	51,601,012 00	679,745 94	19,384,944 63	...	...	...	...	...
1877	47	638,554 52	61,672,335 90	709,308 69	22,628,448 04	...	...	...	...	...
1878	58	879,350 59	78,317,689 21	1,306,668 00	26,226,957 77	...	...	...	...	...
1879	62	977,170 64	77,419,501 08	1,880,348 25	24,254,853 34	6,339,547 54	...	...	...	...
1880	83	2,289,717 94	116,368,289 36	4,130,557 01	25,619,653 82	48,200,675 98	2,096,956 11	3 372,520 23	2,862,853 76	64,799,433 51
1881	80	5,619,951 25	132,986,695 15	3,044.091 14	23,121,208 59	51,406,072 78	1,320,609 95	3,154,129 49	2,840,477 91	66,366,100 06
1882	91	2,378,562 11	148,030,256 58	1,991,704 76	21,052,233 89	60,926,913 05	1,592,062 59	3,078,944 52	2,723,820 29	75,559,333 91
1883	85	2,635,490 81	147,758,031 04	1,900,035 24	23,673,409 90	65,285,358 16	1,351,710 30	2,710,615 16	2,587,495 76	80,984,874 14
1884	84	2,510,420 78	163,424,068 49	2,274,177 15	22,946,189 07	70,944,401 91	1,630,108 47	2,757,962 33	2,507,819 64	80,854,253 22
1885	81	2,379,007 48	166,651,536 99	3,084,113 96	23,194,570 51	75,454,187 22	1,737,886 03	3,619,407 41	2,991,287 00	87,406 933 71
1886	77	2,589,727 50	178,625,700 39	3,683,913 73	22,956,887 54	80,371,569 51	1,392,268 35	3,798,205 52	3,108,689 96	93,203,582 67
1887	74	2,584,755 08	185,121,682 29	3,293,416 92	26,576,970 11	83,561,182 66	1,627,356 63	3,474,655 29	3,322,024 17	94,470,025 04
1888	78	2,717,022 87	183,974,726 26	2,516,875 46	27,673,915 87	86,821,651 26	1,959,441 80	3,755,038 85	3,251,416 11	98,319,385 80
1889	77	3,084,129 30	205,789,434 10	2,358,274 12	36,669,342 77	97,686,302 39	1,978,997 96	4,064,205 90	3,862,646 44	111,560,735 76
1890	76	3,184,246 48	216,769,604 12	2,055,427 96	25,322,227 67	102,572,174 67	2,062,053 14	4,494,600 60	3,929,092 36	118,382,420 94
1891	71	3,362,591 19	223,024,898 99	2,138,499 56	33,532,557 52	102,779.092 93	2,180,062 11	4,221,952 51	4,001,467 90	122,396,688 41
1992	70	3,469,438 33	261,589,229 75	2,519,452 74	33,740,997 92	108,516,738 49	2,234,791 42	4,311,842 01	3,951,004 17	128,151,577 46
1893	82	3,760,435 06	227,849,872 18	2,746,648 14	38,625,320 85	112,148,304 41	2,370,029 79	5,191,251 40	4,963,946 33	131,276,354 79
1894	94	3,679,543 98	225,045,980 49	3,244,464 21	28,282,803 11	116,815,510 26	2,968,283 41	6,229,187 47	6,264,714 65	140,395,075 22
1895	94	3,474,431 32	238,090,671 84	4,225,517 65	29,710,799 01	116,335,995 75	2,642,123 26	7,242,908 28	6,996,293 20	141,035,190 65
1896	94	3,481,918 72	225,470,045 39	3,413,627 15	31,097,873 50	116,242,318 14	2,266,380 63	7,919,412 91	8,081,055 86	142,213,491 09

Liabilities, by Provinces, for the Year 1896.

Provinces.	Number of Companies.	Capital Stock Subscribed.	Capital Stock fully paid up.	Amount paid on Capital Stock not fully paid up.	Accumulating Stock.	Reserve Fund.	Dividends declared and unpaid.	Profits on Accumulating Stock.	Contingent Fund and unappropriated Profits.	Liabilities to Stockholders.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	94,891,051 75	20,102,948 60	15,471,555 64	2,780,076 75	10,532,500 22	772,775 40	293,764 83	1,243,465 39	51,197,086 83
Quebec	7	6,003,449 00	700,000 00	1,671,959 25	104,910 39	641,678 00	46,471 92	24,608 78	263,772 00	3,453,400 34
Nova Scotia	3	401,000 00	.....	150,500 00	681,843 59	18,000 00	3,015 00	.....	16,481 27	869,839 86
Manitoba	1	1,500,000 00	.....	375,000 00	.....	50,000 00	9,667 50	.....	1,094 05	435,761 55
Grand Total	94	102,795,500 75	20,802,948 60	17,669,014 89	3,566,830 73	11,242,178 22	831,929 82	318,373 61	1,524,812 71	55,956,088 58

Provinces.	Number of Companies.	Deposits.	Debentures payable in Canada.	Debentures payable elsewhere.	Debenture Stock.	Interest on Deposits, Debentures and Debenture Stock.	Owing to Banks.	Other Liabilities.	Liabilities to the Public.	Total Liabilities.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	18,810,771 56	11,114,572 18	37,334,726 29	4,023,375 50	771,071 14	318,984 17	6,152,107 61	78,525,608 45	129,722,695 28
Quebec	7	427,499 77	230,991 41	6,522,228 49	.....	14,826 94	.....	125,046 86	7,320,593 47	10,773,993 81
Nova Scotia	3	166,607 25	305,940 00	.....	.....	5,544 03	.....	.....	478,091 28	1,347,931 14
Manitoba	1	.....	117,781 48	879,143 14	.....	10,389 34	8,588 40	.....	1,015,902 36	1,451,663 91
Grand Total	94	19,404,878 58	11,769,285 07	44,736,097 92	4,023,375 50	801,831 45	327,572 57	6,277,154 47	87,340,195 56	143,296,284 14

Liabilities of the Scottish American Company Investment (Limited) not included.

Assets, by Provinces, for the Year 1896.

Provinces.	Number of Companies.	A Current Loans secured on							Otherwise secured.	Total.	B Property owned.	
		Real Estate.	Dominion and Provincial Securities.	County or City Securities.	Township Town or Village Securities.	School Section Securities.	Loan Companies Debentures.	Loans to Share-holders on their Stock.			Dominion Securities.	Provincial Securities.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	103,970,159 69	33,552 45	10,689 17	50,000 00	6,269 40	383,191 01	826,574 12	2,303,083 58	107,583,519 42	363,586 67	170,600 80
Quebec	7	9,153,379 22	2,500 00	.....	.....	.....	.....	78,832 96	101,318 51	9,336,030 69	.....	.....
Nova Scotia	3	1,250,883 38	4,000 00	.....	.....	.....	.....	.....	1,893 83	1,256,777 21	.....	.....
Manitoba	1	1,360,429 42	.....	.....	.....	.....	.....	.....	.....	1,360,429 42	.....	.....
Total	94	115,734,851 71	40,052 45	10,689 17	50,000 00	6,269 40	383,191 01	905,407 08	2,406,295 92	119,536,756 74	363,586,67	170,600 80

Provinces.	Number of Companies.	B Property owned.											Total Assets.
		County or City Securities.	Township Town or Village Securities.	School Section Securities.	Loan Companies Debentures	Office Furnit're and Fixtures.	Cash on hand.	Cash in Banks.	Office Premises.	Loans secured on Real Estate held for Sale.	Other Property.	Total Property owned.	
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	1,066,105 69	717,588 98	144,223 56	753,022 71	53,109 72	113,217 00	2,713,103 77	1,798,947 38	4,555,394 56	10,281,367 44	22,730,268 28	130,313,787 70
Quebec	7	.....	.....	.....	.....	1,410 38	8,274 63	785,876 91	46,473 74	55,392 61	540,534 85	1,437,963 12	10,773,993 81
Nova Scotia	3	10,000 00	.....	.....	5,000 00	600 00	57 64	7,750 04	8,461 04	9,680 54	49,604 67	91,153 93	1,347,931 14
Manitoba	1	17,310 84	.....	23,700 65	.....	.....	2,991 11	19,447 68	.....	27,504 02	280 19	91,234 49	1,451,663 91
Total	94	1,093,416 53	717,588 98	167,924 21	758,022 71	55,120 10	124,540 38	3,526,178 40	1,853,882 16	4,647,971 73	10,871,787 15	24,350,619 82	143,887,376 56

Miscellaneous Statements, by Provinces, for the Year 1896.

Provinces.	Number of Companies.	Dividends declared during the year.	Amount loaned during the year.	Amount received from borrowers during the year.	Amount received from Depositors during the year.	Amount repaid to Depositors during the year.	Amount borrowed for purpose of investment.	Debentures issued by the Companies during the year.
		$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	2,373,264 26	17,490,656 88	22,053,903 23	21,180,347 01	21,568,061 53	64,290,085 66	8,129,799 37
Quebec	7	158,247 83	1,242,364 97	1,399,045 78	267,087 69	251,405 46	.....	52,400 00
Nova Scotia	3	9,030 00	397,472 42	82,830 00	96,285 10	79,103 82	44,800 00	108,340 00
Manitoba	1	18,750 00	137,472 42	224,926 49	.....	.....	1,996,924 62	89,041 38
Total	94	2,559,292 09	19,267,966 69	23,760,705 50	21,543,719 80	21,898,570 81	64,331,810 28	8,379,580 75

Provinces.	Number of Companies.	Debentures repaid by the Companies during the year.	Debentures of the Companies which will mature within one year.	Total amount of Interest paid and accrued during the year.	Expenses during the year, including Commission, Agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of Borrowers.	Estimated value of Real Estate under Mortgage.	Amount overdue and in default on Mortgages.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	8,880,618 54	12,312,984 87	3,091,356 30	1,044,494 63	202,444,092 26	3,249,728 63
Quebec	7	165,295 74	62,200 00	334,016 68	61,828 94	18,534,823 66	160,605 52
Nova Scotia	3	63,060 00	82,310 00	8,740 00	13,549 99	2,190,000 00	3,293 00
Manitoba	1	117,043 16	242,489 20	47,805 72	14,837 53	2,301,129 47	.....
Total	94	9,226,017 44	12,699,984 07	3,481,918 72	1,134,711 09	225,470,045 39	3,413,627 15

Miscellaneous Statements, by Provinces, for the Year 1896—*Concluded.*

Provinces.	Number of Companies.	Amount of Mortgages payable by Instalments.	Amount invested and secured by Mortgage Deeds.	Number of Mortgages upon which compulsory proceedings have been taken during the past year.	Aggregate amount of Mortgages on which compulsory proceedings have been taken during the past year.	Value of Mortgaged Property held for sale.	Amount chargeable against such Property.	Present cash value of Investments on Mortgages and other Securities.
		$ cts.	$ cts.		$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	28,116,677 92	106,087,278 86	954	2,216,469 12	7,404,247 09	7,741,883 37	129,416,202 56
Quebec	7	2,448,561 40	8,214,071 93	16	36,706 87	440,918 55	263,530 94	9,480,869 45
Nova Scotia	3	.....	553,033 91	10	10,206 05	31,014 00	32,454 00	1,887,474 15
Manitoba	1	532,634 18	1,387,933 44	6	2,998 59	43,233 27	43,187 55	1,428,944 93
Total	94	31,097,873 50	116,242,318 14	986	2,266,380 63	7,919,412 91	8,081,055 86	142,213,491 09

RECAPITULATORY

Statement of the Affairs of Loan Companies and Building Societies, in the Dominion of Canada, for the year 1896.

CAPITAL STOCK.

Capital Subscribed..... $102,795,500.75

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	20,802,948 60	
2. Capital stock subscribed, upon which has been paid	17,669,014 89	
3. Accumulating stock	3,566,830 73	
4. Reserve fund	11,242,178 22	
5. Dividends declared and unpaid	831,929 82	
6. Profits on accumulating stock	318,373 61	
7. Contingent fund and unappropriated profits	1,524,812 71	
Liabilities to stockholders		55,956,088 58
8. Deposits	19,404,878 58	
9. Debentures payable in Canada	11,769,285 07	
10. Debentures payable elsewhere	44,736,097 92	
11. Debenture stock	4,023,375 50	
12. Interest on debentures and debenture stock	801,831 45	
13. Owing to banks	327,572 57	
14. Other liabilities (description specified) in each return	6,277,154 47	
Liabilities to the public		87,340,195 56
Total liabilities		143,296,284 14

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	115,734,851 71	
2. Dominion securities } 3. Provincial securities }	40,052 45	
4. County or city securities } 5. Township, town or village securities } 6. School section securities }	66,958 57	
7. Loan companies debentures	383,191 01	
8. Loans to shareholders on their stock	905,407 08	
9. Otherwise secured (description specified) in each return	2,406,295 92	
Total		119,536,756 74
B. Property owned—		
10. Dominion securities—present cash value	363,586 67	
11. Provincial do do	170,600 80	
12. County or city do do	1,093,416 53	
13. Township, town or village securities—present cash value	717,588 98	
14. School section securities—present cash value	167,924 21	
15. Loan companies debentures	758,022 71	
16. Office furniture and fixtures	55,120 10	
17. Cash on hand	124,540 38	
18. Cash in bank	3,526,178 40	
19. Office premises	1,853,882 16	
20. Loans secured on real estate held for sale	4,647,971 73	
21. Other property (description specified), in each return—present cash value	10,871,787 15	
Total property owned		24,350,619 82
Total assets		143,887,376 56

Note.—Liabilities of the Scottish American Investment Company (Limited) not included.

MISCELLANEOUS STATEMENTS.

1. Date of the establishment of the oldest company or society from which returns have been received—1844	.....
2. Amount of dividends declared during the year	2,559,292 09
3. Amount loaned during the year	19,267,966 69
4. Amount received from borrowers during the year	23,760,705 50
5. Amount received from depositors during the year	21,543,719 80
6. Amount repaid to depositors during the year	21,898,570 81
7. Amount borrowed for purpose of investment	64,331,810 28
8. Securities given for such amount—Debentures, deposit receipts, pass-books and assets of company	.....
9. Debentures issued during the year	8,379,580 75
10. Debentures repaid during the year	9,226,017 44
11. Debentures which will mature within one year	12,699,984 07
12. Rate of interest borne by outstanding debentures	.....
13. Average rate of interest paid for money borrowed—	
Debentures	.....
Debenture stock	.....
Deposits	.....
14. Total amount of interest paid and accrued during the year	3,481,918 72
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,134,711 09
16. Estimated value of real estate under mortgage	225,470,045 39
17. Amount overdue and in default on mortgages	3,413,627 15
18. Amount of mortgages payable by instalments	31,097,873 50
19. Amount invested and secured by mortgage deeds	116,242,318 14
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 986	
21. Aggregate amount of mortgages of which compulsory proceedings have been taken during the past year	2,266,380 63
22. Value of mortgaged property held for sale	7,919,412 91
23. Amount chargeable against such property	8,081,055 86
24. Present cash value of investments on mortgages and other securities	142,213,491 09
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year	.....
28. do do mortgages or other securities were originally calculated to yield	.....

J. M. COURTNEY,
Deputy Minister of Finance.

N. S. GARLAND, F.S.S., F.S.A.,
Clerk of Financial Statistics.

FINANCE DEPARTMENT, OTTAWA, 22nd October, 1897.

REPORT

OF THE AFFAIRS OF

LOAN COMPANIES AND BUILDING SOCIETIES

IN THE

DOMINION OF CANADA

FOR THE YEAR 1896

As furnished by them to the Department of Finance.

STATEMENT of the Affairs of the Aid, Savings and Loan Company, on the 27th day of February, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169, R. S. O.

CAPITAL STOCK.

President—R. S. WILLIAMS.
Vice-President—H. T. MACKELL, M.D.

CAPITAL AUTHORIZED..... $2,000,000.
CAPITAL SUBSCRIBED..... ..... 370,000.

Manager—ARTHUR E. HILL.
Head Office—60½ Adelaide St., East Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($370,000) upon which has been paid		
3. Accumulating stock	37,173 14	
4. Reserve fund		
5. Dividends declared and unpaid	2,252 73	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	162 02	
8. Interest and premiums in advance	11 25	
Liabilities to stockholders		39,599 14
9. Deposits		
10. Debentures payable in Canada		
11. Debentures payable elsewhere		
12. Debenture stock		
13. Interest on deposits, debentures and debenture stock		
14. Owing to banks		
15. Other liabilities (description specified), viz. :—		
Liabilities to the public		
Total liabilities		39,599 14

Assets.	$ cts.	$ cst.
A. Current loans secured on—		
1. Real estate	28,250 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	6,160 00	
9. Otherwise secured (description specified), viz. :—Interest due and accrued on mortgages	626 48	
Total		35,036 48
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Deposits with Imperial Trust Co	2,931 85	
18. Cash in bank	428 81	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value :—Real estate foreclosed	1,200 00	
Total property owned		4,560 66
Total assets		39,597 14

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February, 1893	.....
2. Dividend declared during the year, 7½ per cent and amount	2,252 73
3. Amount loaned during the year	19,035 00
4. Amount received from borrowers during the year	5,115 00
5. Amount received from depositors during the year	20,441 08
6. Amount repaid during the year on account of withdrawals	6,911 23
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—per cent	.....
Debenture stock—per cent	.....
Deposits—per cent	.....
14. Total amount of interest paid and accrued during the year	2,157 23
15. Expenses during the year, (not including membership fees) commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,141 48
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	29,250 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	60,000 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield, 7½ per cent	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

R. S. WILLIAMS,
President.

ARTHUR E. HILL.
Manager.

Before
J. R. F. STAIR,
A Commissioner, &c.

TORONTO, 2nd March, 1897.

STATEMENT of the Affairs of the Birkbeck Investment Security and Savings Company on the 30th April, 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169, R.S.O.

CAPITAL STOCK.

President—H. P. DWIGHT.
Vice-President—THOMAS LONG.

CAPITAL AUTHORIZED.... $5,000,000.
CAPITAL SUBSCRIBED.... 1,626,400.

Manager—F. W. G. FITZGERALD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Permanent stock subscribed ($449,500) upon which has been paid	259,936 30	
3. Accumulating stock	110,777 45	
4. Reserve fund	2,437 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	13,102 05	
Liabilities to stockholders		386,252 80
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Loans in course of completion	38,600 00	
Liabilities to the public		38,600 00
Total liabilities		424,852 80

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	389,702 38	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,578 62	
9. Otherwise secured (description specified), viz.:		
Agents' balances	1,301 47	
Total		393,582 47
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	907 74	
17. Cash on hand		
18. Cash in bank	8,923 32	
19. Office premises		
20. Loans secured on real estate held for sale	2,400 00	
21. Other property (description specified), present cash value		
Licenses $ 425 00; Insurance premiums advanced 49 88; Taxes advanced 144 39; One on prepaid stock, May 1 18,420 00	19,039 27	
Total property owned		31,270 33
Total assets		424,852 80

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment. Incorporated May 1st, 1893, began business July 1st, 1893	.....	16. Estimated value of real estate under mortgage	.....
2. Dividend declared during the year per cent and amount	.....	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	242,894 00	18. Amount of mortgages payable by instalments	.....
4. Amount received from borrowers during the year	22,287 31	19. Amount invested and secured by mortgage deeds	.....
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount repaid to depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	.....
8. Securities given for such amount	.....	23. Amount chargeable against such property	.....
9. Debentures issued by the company during the year	.....	24. Present cash value of investments on mortgages and other securities	.....
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield	.....
12. Rate of interest borne by outstanding debentures per cent	.....	27. Estimated average rate current during the year	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	.....
Debentures, per cent	.....		
Debenture stock, per cent	.....		
Deposits, per cent	.....		
14. Total amount of interest paid and accrued during the year	.....		
15. Expenses during the year including commission agency and all other expenses at head office or elsewhere not directly chargeable to or on account of borrowers, not including membership fees	9,925 15		

Attested by

H. P. DWIGHT,
President.

SYDNEY H. JONES,
Accountant.

Before
T. D. LAW,
A Commissioner, etc.

TORONTO, 5th May, 1897.

STATEMENT of the Affairs of the Bristol and West of England, Canadian, Land, Mortgage and Investment Co., on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE COMPANIES ACTS, 1862, 1867, 1877, (ENGLAND.)

CAPITAL STOCK.

President—SIR GEORGE W. EDWARDS.

CAPITAL AUTHORIZED..... $2,433,333 33=£500,000.
CAPITAL SUBSCRIBED..... ..... 680,116 66= 139,750.

Managers—WILLIAM SMITH & Co.
Head Office—38 Corn Street, Bristol.

Liabilities.	$ cts.	£ s. d.	£ s. d.
1. Capital stock fully paid up.....	.....	.....	
2. Capital stock subscribed (£139,750) upon which has been paid	136,023 33	27,950 0 0	
3. Accumulating stock	.....	.....	
4. Reserve fund	21,900 00	4,500 0 0	
5. Dividends declared and unpaid....	.....	.....	
6. Profits on accumulating stock.....	.....	.....	
7. Contingent fund and unappropriated profits.....	.....	.....	
Liabilities to stockholders....	157,923 33	.....	32,450 0 0
8. Deposits	.....	.....	
9. Debentures payable in Canada....	.....	.....	
10. Debentures payable elsewhere.....	676,270 66	138,959 14 6	
11. Debenture stock.....	.....	.....	
12. Interest on deposits, debentures and debenture stock	6,942 15	1,426 9 5	
13. Owing to banks	.....	.....	
14. Other liabilities (description specified), viz. :—			
Sundry creditors.....	41,176 79	999 5 8	
Temporary loan specially secured by deposit of Company's mortgages for £9,921 1s. 11d., being part of £76,830 15s. 11d., assets, p. contra.....	.....	7,461 14 0	
		8,460 19 8	
Liabilities to the public.....	724,389 60	.....	1 8,847 3 7

Assets.	$ cts.	£ s. d.	£ s. d.
A. Current loans secured on—			
1. Real estate—$373,909.87.....	373,909 87	76,830 15 11	
2 Real estate held under power of sale, $351,236.70.....	351,236 70	72,171 18 9	
3. Provincial securities.... ...	.....	.....	
4. County or city securities.....	.....	.....	
5. Township, town or village securities	.....	.....	
6. School section securities.....	.....	.....	
7. Loan companies debentures..	.....	.....	
8. Loans to shareholders on their stock.....	.....	.....	
9. Otherwise secured (description specified), viz. :-Interest accrued	64,304 23	13,213 4 0	
Total.....	789,450 80	.....	162,215 18 8
B. Property owned—			
10. Dominion securities—present cash value.....	.....	.....	
11. Provincial securities—present cash value....	.....	.....	
12. County or city srcurities—present cash value....	.....	.....	
13. Township, town or village securities—present cash value..	.....	.....	
14. School section securities—present cash value.....	.....	.....	
15. Loan companies debentures..	.....	.....	
16. Office furniture and fixtures..	.....	.....	
17. Cash on hand.	47 89	9 16 10	
18. Cash in bank.....	15,462 43	3,177 3 7	
19. Office premises.....	47,999 99	9,863 0 3	

				20. Loans secured on real estate held for sale—£7,314 6s. 11d., less mortgage thereon £3,493 3s. 0d.	18,615 95	3,825 3 11		
				21. Other property (description specified), present cash value.	10,736 83			
				Sundry Debtors		80 12 10		
				Sundry account, debit balance		2,125 7 6		
				Total nroperty owned			19,081 4 11	
Toca liabilities	882,312 93		181,297 3 7	Total assets	882,313 89		181,297 3 7	

MISCELLANEOUS STATEMENTS.

	$ cts.	£ s. d.		$ cts.	£ s. d.
1. Date of company or society's establishment—25th March, 1878			12. Rate of interest borne by outstanding debentures, 4 to 4¼ per cent		
2. Dividend declared during the year—per cent and amount			13. Average rate of interest paid for money borrowed: Debentures, 4·03 per cent		
3. Amount loaned during the year	4,999 99	1,027 7 11	Debenture stock, per cent		
Principal £50,354 9 3			Deposits, per cent		
Interest 7,372 1 11	280,935 92	57,726 11 2	14. Total amount of interest paid and accrued during the year	34,216 84	7,030 17 2
4. Amount received from borrowers during the year			15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,663 80	1,985 14 3
5. Amount received from depositors during the year			17. Amount overdue and in default of mortgages	351,236 76	72,171 18 9
6. Amount repaid to depositors during the year			19. Amount invested and secured by mortgage deeds	725,146 63	149,002 14 8
7. Amount borrowed for purposes of investment	676,270 66	138,959 14 6	23. Amount chargeable against property held for sale—Principal	351,236 76	72,171 18 9
8. Securities given for such amount—Debenture bonds		138,959 14 6			
9. Debentures issued by the company during the year					
10. Debentures repaid by the company during the year	248,154 90	50,990 14 8			
11. Debentures of the company which will mature within one year	254,726 20	52,341 0 0			

Attested by
HENRY GRACE,
Auditor.
WILLIAM SMITH,
Manager and Secretary.

Before
WILLIAM SMITH,
A Justice of the Peace for Gloucestershire.
BRISTOL, 21st June, 1897.
GEO. W. EDWARDS,
BRISTOL, 21st June, 1897.
A Justice of the Peace for the City and County of Bristol

STATEMENT of the Affairs of the British Canadian Loan and Investment Co. (Limited), on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 39 VIC., CAP. 57, AS AMENDED BY THE ACT 40 VIC., CAP. 96 AND 50-51 VIC., CAP. 110.

CAPITAL STOCK.

President—A. H. CAMPBELL.
Vice-President—WILLIAM INCE.

CAPITAL AUTHORIZED ..... $5,000,000.
CAPITAL SUBSCRIBED ..... 2,000,000.

Manager—R. H. TOMLINSON.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($2,000,000) upon which has been paid	398,481 60	
3. Accumulating stock	.....	
4. Reserve fund	120,000 00	
5. Dividends declared and unpaid	13,946 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	6,918 22	
Liabilities to stockholders	.....	539,346 68
8. Deposits, including interest to 31st Dec., 1896	1,804 09	
9. Debentures payable in Canada	268,947 41	
10. Debentures payable elsewhere	1,468,358 99	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	15,762 95	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:—		
Due agents in Britain ..... $ 1,044 81		
Borrowers, balances and sundry unpaid accounts 3,383 34	4,428 15	
Liabilities to the public	.....	1,759,301 59
Total liabilities	.....	2,298,648 27

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,920,873 60	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	1,244 54	
9. Otherwise secured (description specified), viz: Stock, bonds, &c	56,827 85	
Total	.....	1,978,945 99
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	50,537 88	
13. Township, town or village securities—present cash value	412 00	
14. School section securities—present cash value	3,271 53	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	1,600 00	
17. Cash in hand	2,068 80	
18. Cash in banks	15,573 86	
19. Office premises	.....	
20. Loans secured on real estate held for sale ..... $ 215,916 23		
Loans foreclosed 15,263 00	231,179 23	
21. Other property (description specified), present cash value	.....	
Shares in Royal Bank of Scotland	15,058 98	
Total property owned	.....	319,702 28
Total assets	.....	2,298,648 27

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st July, 1877	.....
2. Dividend declared during the year, 7 per cent, and amount	27,897 30
3. Amount loaned during the year	334,709 46
4. Amount received from borrowers during the year { Principal	312,253 25
{ Interest	119,621 63
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	514 95
7. Amount borrowed for purposes of investment	1,737,306 40
8. Securities given for such amount—Debentures	.....
9. Debentures issued by the company during the year	96,561 13
10. Debentures repaid by the company during the year	84,361 27
11. Debentures of the company which will mature within one year	348,141 76
12. Rate of interest borne by outstanding debentures, 3½ to 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4·18 per cent	.....
Debenture stock	.....
Deposits, 4 per cent	.....
14. Total amount of interest paid and accrued during the year	73,919 69
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	16,456 52
16. Estimated value of real estate under mortgage	4,556,600 00
17. Amount overdue and indefault of mortgages	64,598 00
18. Amount of mortgages payable by instalments	1,106,304 32
19. Amount invested and secured by mortgage deeds	2,149,031 62
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 31	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	49,173 00
22. Value of mortgaged property held for sale	220,000 00
23. Amount chargeable against such property	215,916 23
24. Present cash value of investments on mortgages and other securities	2,276,384 40
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The same rates as mortgages bear	.....
26. Estimated average rate mortgages or other securities respectively yield, 5·78 per cent	.....
27. Estimated average rate current during the year 6·36 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 10 per cent	.....

Attested by

R. H. TOMLINSON,
Manager.

WM. INCE,
Vice-President.

Before

J. K. MACDONALD,
A Justice of the Peace for the County of York.

TORONTO, 8th March, 1897.

STATEMENT of the Affairs of the Building and Loan Association, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF BUILDING SOCIETIES ACT.

CAPITAL STOCK.

President—LARRAT W. SMITH, Q.C., D.C.L.
Vice-President—GEO. R. R. COCKBURN, M.A.

CAPITAL AUTHORIZED..... $750,000.
CAPITAL SUBSCRIBED..... 750,000.

Manager—WALTER GILLESPIE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	750,000 00	
2. Capital stock subscribed ($), upon which has been paid		
3. Accumulating stock		
4. Reserve fund	106,000 00	
5. Dividends declared and unpaid	18,750 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	32,625 42	
Liabilities to stockholders		907,375 42
8. Deposits	144,237 77	
9. Debentures payable in Canada	136,014 43	
10. Debentures payable elsewhere	550,104 82	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock—Included in above		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—Sundry unpaid accounts	703 25	
Liabilities to the public		831,060 27
Total liabilities		1,738,435 69

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,410,818 60	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	8,833 00	
9. Otherwise secured (description specified), viz.:		
Total		1,419,651 60
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	381 81	
18. Cash in bank	14,978 94	
19. Office premises	80,000 00	
20. Loans secured or real estate held for sale	222,754 21	
21. Other property (description specified), present cash value: Rents due and accrued	669 13	
Total property owned		318,784 09
Total assets		1,738,435 69

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st March, 1870	
2. Dividend declared during the year—5 per cent and amount	37,500 00
3. Amount loaned during the year	74,181 22
4. Amount received from borrowers during the year	138,664 63
5. Amount received from depositors during the year	229,835 05
6. Amount repaid to depositors during the year	255,475 19
7. Amount borrowed for purposes of investment	830,357 02
8. Securities given for such amount—Debentures and deposit receipts	
9. Debentures issued by the company during the year	109,794 33
10. Debentures repaid by the company during the year	118,046 67
11. Debentures of the company which will mature within one year	210,346 60
12. Rate of interest borne by outstanding debentures—3½ to 5 per cent.	
13. Average rate of interest paid for money borrowed, 4·023—	
Debentures— 4·222 per cent	
Debenture stock— per cent	
Deposits—3·124 per cent	
14. Total amount of interest paid and accrued during the year	34,054 65
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	11,233 14
16. Estimated value of real estate under mortgage	2,600,000 00
17. Amount overdue and in default of mortgages, the greater part by consent	121,885 28
18. Amount of mortgages payable by instalments, of principal and interest combined	8,855 36
19. Amount invested and secured by mortgage deeds	1,410,818 60
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	10
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	20,239 77
22. Value of mortgaged property held for sale	178,265 65
23. Amount chargeable against such property	178,265 65
24. Present cash value of investments on mortgages and other securities	1,738,435 69
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—rates the loans yield	
26. Estimated average rate mortgages or other securities respectively yield, 5·273 per cent	
27. Estimated average rate current during the year, 6 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 10 per cent	

Attested by

WALTER GILLESPIE,
Manager.

HENRY WM. EDDIS,
Auditor.

Before

W. A. STANDISH,
A Commissioner, &c.

TORONTO, 1st March, 1897.

STATEMENT of the Affairs of the Canada Landed and National Investment Co. (Limited), on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF "THE COMPANIES ACT."

CAPITAL STOCK.

President—JOHN LANG BLAIKIE.
Vice-President—JOHN HOSKIN, Q.C., L.L.D.

CAPITAL AUTHORIZED..... $4,000,000.
CAPITAL SUBSCRIBED..... 2,008,000.

Manager—ANDREW RUTHERFORD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,008,000), upon which has been paid	1,004,000 00	
3. Accumulating stock		
4. Reserve fund	350,000 00	
5. Dividends declared and unpaid	31,120 75	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	31,396 17	
Liabilities to stockholders		1,416,516 92
8. Deposits		
9. Debentures payable in Canada	198,372 51	
10. Debentures payable elsewhere	2,704,650 01	
11. Debenture stock		
12. Interest on debentures	16,080 63	
13. Owing to banks		
14. Other liabilities (description specified), viz. :— Sundry creditors	5,512 55	
Liabilities to the public		2,924,615 70
Total liabilities		4,341,132 62

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,960,384 41	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz. :—...		
Total		3,960,384 41
B. Property owned—		
10. Dominion securities--present cash value		
11. Provincial do do	27,546 68	
12. County or city do do	138,341 27	
13. Township, town or village securities—present cash value	32,138 69	
14. School section securities—present cash value	17,020 10	
15. Loan companies debentures	10,000 00	
16. Office furniture and fixtures		
17. Cash on hand	1,159 50	
18. Cash in bank	114,541 97	
19. Office premises	40,000 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:		
Total property owned		380,748 21
Total assets		4,341,132 62

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1858	.....
2. Dividend declared during the year—6 per cent and amount	60,240 00
3. Amount loaned during the year	230,412 00
4. Amount received from borrowers during the year	573,277 00
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	2,903,022 52
8. Securities given for such amount—company's debenture bonds	.....
9. Debentures issued by the company during the year	524,477 00
10. Debentures repaid by the company during the year	544,800 00
11. Debentures of the company which will mature within one year	688,723 00
12. Rate of interest borne by outstanding debentures—3 to 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—3·95 per cent	.....
Debenture stock—No debenture stock	.....
Deposits—No deposits	.....
14. Total amount of interest paid and accrued during the year	120,224 00
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	29,700 66
16. Estimated value of real estate under mortgage	9,939,000 00
17. Amount overdue and in default on mortgages	.....
18. Amount of mortgages payable by instalments	56,293 26
19. Amount invested and secured by mortgage deeds	3,960,384 41
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 19	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	34,600 00
22. Value of mortgaged property held for sale	269,161 75
23. Amount chargeable against such property	269,161 75
24. Present cash value of investments on mortgages and other securities	4,341,132 62
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—No securities of this nature	.....
26. Estimated average rate mortgages or other securities respectively yield—say 6·31 per cent	.....
27. Estimated average rate current during the year—say 6·00 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

JOHN L. BLAIKIE,
Managing Director.

A. RUTHERFORD,
Secretary-Treasurer.

Before
A. OGDEN,
A Commissioner, &c.

TORONTO, 11th March, 1897.

STATEMENT of the Affairs of the Canada Permanent Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 9 VIC., CHAP. 90, PROVINCE OF CANADA.

CAPITAL STOCK.

President—J. HERBERT MASON. Vice-President—EDWARD HOOPER.

CAPITAL AUTHORIZED ..... $5,000,000.
CAPITAL SUBSCRIBED ..... 3,000,000.

Manager—J. HERBERT MASON. Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	2,000,000 00	
2. Capital stock subscribed ($1,000,000), upon which has been paid	600,000 00	
3. Accumulating stock		
4. Reserve fund	1,450,000 00	
5. Dividends declared and unpaid	104,099 60	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated	110,408 89	
Liabilities to stockholders	4,264,508 49	4,264,508 49
8. Deposits	779,976 23	
9. Debentures payable in Canada	279,531 00	
10. Debentures payable elsewhere	5,558,560 58	
11. Debenture stock	973,333 33	
12. Interest on deposits, debentures and debenture stock	173,985 98	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Commission, salaries, &c	6,642 01	
Liabilities to the public		7,772,029 13
Total liabilities		12,036,537 62

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	11,411,684 29	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	6,095 73	
9. Otherwise secured (description specified), viz.:—		
Total		11,417,780 02
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city securities do		
13. Township, town or village securities—present cash value	124,458 56	
14. School section securities—present cash value	32,933 07	
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	545 86	
18. Cash in bank	163,263 02	
19. Office premises—Toronto and Winnipeg	196,008 61	
20. Loans secured on real estate held for sale	99,648 48	
21. Other property (description specified), present cash value		
Accrued rentals	1,900 00	
Total property owned		618,757 60
Total assets		12,036,537 62

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1855	
2. Dividend declared during the year—8 per cent and amount	208,000 00
3. Amount loaned during the year	1,901,642 46
4. Amount received from borrowers during the year	2,500,999 59
5. Amount received from depositors during the year	158,956 54
6. Amount repaid to depositors during the year	146,611 69
7. Amount borrowed for purposes of investment	7,591,401 14
8. Securities given for such amount—Debentures, debenture stock certificates and deposit receipts	
9. Debentures issued by the company during the year	379,171 71
10. Debentures repaid by the company during the year	380,615 26
11. Debentures of the company which will mature within one year.	1,281,342 00
12. Rate of interest borne by outstanding debentures—$3\frac{1}{4}$ to $4\frac{1}{2}$ p.c.	
13. Average rate of interest paid for money borrowed—	
Debentures—3·95 per cent	
Debenture stock—4 per cent	
Deposits, 3·43 per cent	
14. Total amount of interest paid and accrued during the year	342,891 26
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	98,062 96
16. Estimated value of real estate under mortgage	23,000,000 00
17. Amount overdue and in default of mortgages, $858,222.31; less by consent, $779,172.83	79,049 48
18. Amount of mortgages payable by instalments	10,590,892 29
19. Amount invested and secured by mortgage deeds	11,411,684 29
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 160	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	218,284 68
22. Value of mortgaged property held for sale	832,831 00
23. Amount chargeable against such property	705,291 43
24. Present cash value of investments on mortgages and other securities	12,036,537 62
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not less than the investments were calculated to yield	
26. Estimated average rate mortgages or other securities respectively yield about 5·44 per cent	
27. Estimated average rate current during the year 6·52 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—About 6·50 per cent	

Attested by

JOHN HERBERT MASON,
President and Managing Director.

GEORGE HENRY SMITH,
Secretary.

Before
EDGAR A. WILLS,
A Justice of the Peace in and for the County of York.

TORONTO, 27th February, 1897.

STATEMENT of the Affairs of The Canadian Homestead Loan and Savings Association on the 13th September, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R.S.O.

CAPITAL STOCK.

President—JOHN HILLOCK.
Vice-President—JOHN FIRSTBROOK.

CAPITAL AUTHORIZED.....$1,500,000.00.
CAPITAL SUBSCRIBED ..... 464,800.00.

Secretary-Treasurer—A. J. PATTISON.
Head Office—72 King E., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	9,200 00	
2. Capital stock subscribed ($81,800) upon which has been paid	7,840 60	
3. Accumulating stock	125,552 32	
4. Reserve fund	10,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits $11,760 29; Profit and loss, $3.35; int. in adv. 27 27	11,790 91	
Liabilities to stockholders		164,383 83
8. Deposits	5,915 71	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	138 11	
14. Other liabilities (description specified) viz.:— Sundry small accounts	132 05	
Liabilities to the public		6,185 87
Total liabilities		170,569 70

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	137,736 59	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Interest and premium due	2,373 97	
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:— Loans on notes, stock collateral	23,116 56	
Total		163,227 12
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand		
18. Cash in bank		
19. Office premises		
20. Property under agreement for sale	2,319 14	
21. Other property (description specified), present cash value		
Sundry accounts 3,959 64; 563 80	4,523 44	
Total property owned		7,342 58
Total assets		170,569 70

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, September, 1886	.....	16. Estimated value of real estate under mortgage	.....
2. Dividend declared during the year, 5 per cent and amount	796 67	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	54,826 77	18. Amount of mortgages payable by instalments	.....
4. Amount received from borrowers during the year, principal, $30,548.08; interest, $6,769.03	37,317 11	19. Amount invested and secured by mortgage deeds	137,736 59
5. Amount received from depositors during the year, deposits, $6,680.46; shares, $45,552.78	52,233 24	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
6. Amount repaid to depositors during the year, deposits, $6,896.96; shares, $22,114.90	29,011 86	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	1,665 17
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale, see statement	.....
8. Securities given for such amount	.....	23. Amount chargeable against such property, see statement	.....
9. Debentures issued by the company during the year	.....	24. Present cash value of investments on mortgages and other securities	.....
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield, 6 per cent	.....
12. Rate of interest borne by outstanding debentures per cent	.....	27. Estimated average rate current during the year, 6 per cent	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	.....
Debentures, per cent	.....		
Shareholders, 5 per cent	.....		
Deposits, 4 per cent	.....		
14. Total amount of interest paid and accrued during the year	5,784 38		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	5,339 18		

Attested by

JOHN HILLOCK,
President.
A. J. PATTISON,
Secretary.

Before
WILLIAM ROAF,
A Commissioner, etc.

TORONTO, 23rd February, 1897.

STATEMENT of the Affairs of the Canadian Mutual Loan and Investment Company on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., CHAP. 169,

CAPITAL STOCK.

President—J. J. WITHROW.
Vice-President—A. J. JACKSON.

CAPITAL AUTHORIZED..... $50,000,000.
CAPITAL SUBSCRIBED..... 4,229,000.

Manager—A. J. JACKSON.
Head Office—51 Yonge Street, Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,200 00	
2. Capital stock subscribed ($), upon which has been paid	.....	
3. Accumulating stock	949,249 44	
4. Reserve fund (making total reserve $10,058 75	2,901 99	
5. Dividends declared and unpaid—Borrowers guarantee fund	1 05	
6. Profits on accumulating stock	97,781 86	
7. Contingent fund and unappropriated profits	4,290 67	
Liabilities to stockholders	.....	1,055,425 01
8. Deposits	2,606 33	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz. :—	.....	
Liabilities to the public	.....	2,606 33

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		843,123 40	
2. Dominion securities		.....	
3. Provincial securities		.....	
4. County or city securities		.....	
5. Township, town or village securities		.....	
6. School section securities		.....	
7. Loan companies debentures		.....	
8. Loans to shareholders on their stock		58,335 00	
9. Otherwise secured (description specified), viz. :—			
Accrued dues, interest, premiums and fines	$15,976 50		
Insurance premium, taxes, etc., on loans	13,440 96		
Insurance premium, taxes, etc., on real estate	7,177 46		
		36,594 92	
Total		.....	938,053 32
B. Property owned—			
10. Dominion securities—present cash value		.....	
11. Provincial do do		.....	
12. County or city do do		.....	
13. Township, town or village securities—present cash value		.....	
14. School section securities—present cash value		.....	
15. Loan companies debentures		.....	
16. Office furniture and fixtures		.....	
17. Cash on hand		2,982 43	
18. Cash in bank		72,186 41	
19. Office premises		.....	
20. Loans secured on real estate held for sale		39,337 94	
21. Other property (description specified), present cash value—			
Bills receivable	$ 390 00		
Agents' balance	2,183 35		
Mortgage tax chargeable to bor-			

			rowers	1,576 27		
			Accrued dues on instalment stock	1,321 62	5,471 24	
			Total property owned			119,978 02
Total liabilities		1,058,031 34	Total assets			1,058,031 34

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th June, 1890		16. Estimated value of real estate under mortgage	1,975,775 00
2. Dividend declared during the year and amount—Ordinary stock, 12 p.c.; reduced payment, 12 p.c.; $50 prepaid (8 years), 10 p.c.; $50 prepaid (14 years), 8 p.c.; $40 prepaid, 10 p.c	97,781 86	17. Amount overdue and in default of mortgages	29,417 46
3. Amount loaned during the year	236,127 68	18. Amount of mortgages payable by instalments	843,123 40
4. Amount received from borrowers during the year, interest and premium	87,548 61	19. Amount invested and secured by mortgage deeds	843,123 40
5. Amount received from depositors during the year	6,508 82	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 15	
6. Amount repaid to depositors during the year	4,698 12	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	13,900 00
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	39,337 94
8. Securities given for such amount		23. Amount chargeable against such property	7,177 46
9. Debentures issued by the company during the year		24. Present par value of investments on mortgages and other securities	1,058,031 34
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield, 10⅘ per cent	
12. Rate of interest borne by outstanding debentures— per cent		27. Estimated average rate current during the year, 10⅘ per cent	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield, 10⅘ per cent	
Debentures— per cent			
Debenture stock— per cent			
Deposits— 4 per cent			
14. Total amount of interest paid and accrued during the year			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	51,036 34		

Attested by
ARTHUR J. JACKSON,
General Manager
J. H. MITCHELL,
Secretary.

Before
A. McLEAN MACDONELL,
A Notary Public.
TORONTO, 11th March, 1897.

STATEMENT of the Affairs of the Canadian Saving, Loan and Building Association on the 31st day of December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE STATUTES OF ONTARIO.

CAPITAL STOCK.

President—JOHN A. CARLAW.
Vice-President—J. T. SCOTT.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED.....656,100.

Manager—W. J. HAMBLY.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	6,500 00	
2. Capital stock subscribed ($9,000), upon which has been paid	2,600 00	
3. Accumulating stock	20,457 05	
4. Reserve fund		
5. Dividends declared and unpaid	2,070 79	
6. Profits on accumulating stock ($2,070.79.)		
7. Contingent fund and unappropriated profits	1,556 82	
Liabilities to stockholders		33,184 66
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		
Total liabilities		33,184 66

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		25,920 64	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		1,145 00	
9. Otherwise secured (description specified), viz.:—Interest due, real estate security	4,219 13		
Interest due, shareholders stock.	300 80		
		4,519 93	
Total			31,485 57
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		615 00	
17. Cash on hand		841 34	
18. Cash in bank and special deposit			
19. Office premises			
20. Loans secured on real estate held for sale		242 75	
21. Other property (description specified), present cash value			
Total property owned			1,699 09
Total assets			33,184 66

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—28th March, 1890.	....
2. Dividend declared during the year, 10 per cent and amount....	992 80
3. Amount loaned during the year	11,427 86
4. Amount received from borrowers during the year.....	717 46
5. Amount received from members during the year	18,861 40
6. Amount repaid during the year to withdrawing members	6,006 89
7. Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year.	.....
12. Rate of interest borne by outstanding debentures, per cent..	.....
13. Average rate of interst paid for money borrowed—	
Debentures, per cent.....	.....
Debenture stock, per cent.....	.....
Deposits, per cent.....	.....
14. Total amount of interest paid and accrued during the year....	5,546 65
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	4,829 19
16. Estimated value of real estate under mortgage.....	40,000 00
17. Amount overdue and in default of mortgages.....	.....
18. Amount of mortgages payable by instalments.. } 19. Amount invested and secured by mortgage deeds..... }	25,920 64
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.....	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	.....
22. Value of mortgaged property held for sale..	.....
23. Amount chargeable against such property.....	.....
24. Present cash value of investments on mortgages and other securities.....	42,000 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—$10\frac{4}{5}$ per cent.....	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield.....	.....

Attested by
W. J. HAMBLY,
Managing Director.
J. SCOTT,
Vice-President.

Before
J. MORISON,
J. P.
Toronto, 14th April, 1897.

STATEMENT of the Affairs of the City and County Loan Association, on the 31st December, 1896.

(As required to be furnished to the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169, R. S. O., 1887.

CAPITAL STOCK.

President—AMBROSE KENT, ESQ.
Vice-President—DR. GEORGE W. JACKES.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 53,500.

Manager—W. J. WHARIN.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	30,150 00	
2. Capital stock subscribed ($23,350) upon which has been paid	7,456 75	
3. Accumulating Stock		
4. Reserve fund		
5. Dividends declared and unpaid	77 80	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	127 12	
Liabilities to stockholders		37,811 67
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	3,548 72	
14. Other liabilities (description specified), viz.:		
Mortgages payable $7,000 00		
Sundry Accounts 226 87	7,226 87	
Liabilities to the public		10,775 59
Total Liabilities		48,587 26

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	28,755 20	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	1,936 45	
9. Otherwise secured (description specified), viz.:		
Total		30,691 65
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	126 52	
17. Cash on hand	13 10	
18. Cash in bank		
19. Office premises	16,618 80	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Accrued interest $641 10		
Sundry Debtors 496 09	1,137 19	
Total property owned		17,895 61
Total assets		48,587 26

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—26th January, 1889.	
2. Dividend declared during the year, — per cent and amount	
3. Amount loaned during the year	2,000 00
4. Amount received from borrowers during the year	2,547 15
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for the purpose of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures— per cent	
13. Average rate of interest paid for money borrowed—	
Debentures	
Debenture stock	
Deposits	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	520 63
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	4,031 07
19. Amount invested and secured by mortgage deeds	28,755 20
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield	
27. Estimated average rate current during the year—6½ per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

AMBROSE KENT,
President.
W. J. WHARIN,
Manager.

Before

FRANK DENTON,
A Notary Public for Ontario.

TORONTO, 4th March. 1897.

STATEMENT of the Affairs of the Dominion Building and Loan Association on the 30th April, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., 169, 1887.

CAPITAL STOCK.

President—J. R. STRATTON, M.P.P.
Vice-President—THOS. P. COFFEE.

CAPITAL AUTHORIZED.....$10,000,000 00.
CAPITAL SUBSCRIBED..... 2,944,475 10.

Manager—F. M. HOLLAND.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	48,550 00	
2. Capital stock subscribed ($445,000), upon which has been paid	168,160 64	
3. Accumulating stock	597,633 06	
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock	65,264 99	
7. Contingent fund and unappropriated profits	65,505 39	
Liabilities to stockholders		945,114 08
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits and debentures		
13. Owing to banks	62,501 64	
14. Other liabilities (description specified), viz.		
Liabilities to the public		62,501 64
Total liabilities		1,007,615 72

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	954,031 74	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	24,260 00	
9. Otherwise secured (description specified), viz.		
Total		978,291 74
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	1,300 89	
17. Cash on hand	3 92	
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale	27,945 36	
21. Other property (description specified), present cash value—Agents balances	73 81	
Total property owned		29,323 98
Total assets		1,007,615 72

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—April 30th, 1890	... ...
2. Dividend declared during the year, 11 per cent and amount, including profits added to stock	86,074 00
3. Amount loaned during the year	365,480 12
4. Amount received from borrowers during the year	130,913 00
5. Amount received from depositors during the year	... ...
6. Amount repaid to depositors during the year	... ...
7. Amount borrowed for purposes of investment	62,501 64
8. Securities given for such amount	... ...
9. Debentures issued by the company during the year	... ...
10. Debentures repaid by the company during the year	... ...
11. Debentures of the company which will mature within one year	... ...
12. Rate of interest borne by outstanding debentures, per cent	... ...
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	... ...
Debenture stock	... ...
Deposits, per cent	... ...
14. Total amount of interest paid and accrued during the year	... ...
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	... ...
16. Estimated value of real estate under mortgage	... ...
17. Amount overdue and in default of mortgages	... ...
18. Amount of mortgages payable by instalments	951,181 74
19. Amount invested and secured by mortgage deeds	954,031 74
20. Number of mortgages upon which compulsory proceedings have been taken during the past year ... 13	... ...
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	9,100 00
22. Value of mortgaged property held for sale	... ...
23. Amount chargeable against such property	... ...
24. Present cash value of investments on mortgages and other securities	978,291 74
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	... ...
26. Estimated average rate mortgages or other securities respectively yield—$10\frac{1}{4}$ per cent	... ...
27. Estimated average rate current during the year—10 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—$10\frac{4}{5}$ per cent	... ...

Attested by

J. R. STRATTON,
President.

F. M. HOLLAND,
General Manager.

Before

W. T. BOLAND,
A Commissioner, &c.

TORONTO, 10th April, 1897.

STATEMENT of the Affairs of the Dovercourt Land, Building and Savings Company, Limited, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT.

CAPITAL STOCK.

President—JAMES BRANDON.
Vice-President—HARTON WALKER.

CAPITAL AUTHORIZED..... $ 500,000.00.
CAPITAL SUBSCRIBED..... 64,550.00.

Manager—JAMES T. LOCKE.
Head Office—57 Victoria street, Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	63,700 00	
2. Capital stock subscribed ($64,550), upon which has been paid $63,700		
3. Accumulating stock		
4. Reserve fund	25,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	10,823 03	
Liabilities to stockholders		99,523 03
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz..		
Mortgages payable and accrued interest $7,339 42		
Bills payable 300 00	9,286 12	
Sundry accounts and taxes 1,655 70		
Liabilities to the public		9,286 12
Total liabilities		108,809 15

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate, principally for balances due on sales of land	50,346 87	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.		
Total		50,346 87
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan and Land companies' stock	14,754 00	
16. Office furniture and fixtures		
17. Cash on hand	40 00	
18. Cash in bank	135 69	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Rent due and accrued $ 178 00		
Bills receivable 455 95	43,532 59	
Sundry acounts 34 80		
Real estate owned by Company 42,863 84		
Total property owned		58,462 28
Total assets		108,809 15

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—16th Dec., 1885	
2. Dividend declared during the year per cent and amount	
3. Amount loaned during the year. Our mortgages and agreements are principally for balances on sales of land	
4. Amount received from borrowers during the year	
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	
Debenture stock, per cent	
Deposits, per cent	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,503 50
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

JAMES BRANDON,
President.

JAMES T. LOCKE,
Manager.

Before

J. A. WRIGHT,
A Commissioner, &c.,

TORONTO, 11th March, 1897.

STATEMENT of the Affairs of the Equitable Savings, Loan and Building Association, Toronto, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF.

CAPITAL STOCK.

President—H. O'HARA.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED ..... 1,262,100.

Manager—EDW. A. TAYLOR.
Head Office—24 Toronto Street, Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	21,823 26	
2. Prepaid stock subscribed ($) upon which has been paid	68,505 77	
3. Accumulating stock, monthly payments	77,454 87	
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock	11,428 61	
7. Contingent fund and unappropriated profits	595 72	
Liabilities to stockholders		179,808 23
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		
Total liabilities		179,808 23

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	150,995 65	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	3,810 00	
9. Otherwise secured (description specified), viz.		
Total		154,805 65
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities, present cash value		
14. School section securities, present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	328 24	
17. Cash on hand in trust for pr	19,136 15	
18. Cash in bank	947 10	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Arrears of interest and principal $2,315 55		
License account 959 12		
Arrears of insurance 266 42	4,591 09	
Calls on permanent stock 1,050 00		
Total property owned		25,002 58
Total assets		179,808 23

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February, 1892	.....
2. Dividend declared during the year, 10 per cent and amount on instalment and permanent (new issue) prepaid, and 7½ on prepaid (old issue)	11,428 61
3. Amount loaned during the year	89,279 25
4. Amount received from borrowers during the year	.....
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock	.....
Deposits, per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	11,602 07
16. Estimated value of real estate under mortgage	348,850 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	154,805 65
19. Amount invested and secured by mortgage deeds	150,995 65
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	2 800 00
22. Value of mortgaged property held for sale	6,215 00
23. Amount chargeable against such property	3,500 00
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield, 6 per cent and 40c. per month per $100 premium	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

HENRY O'HARA,
President.

THOS. J. WARDELL,
Secretary.

Before
W. H. GRANT,
A Notary Public.

TORONTO, 1st March, 1897.

STATEMENT of the Affairs of the Farmers' Loan and Savings, Company, on the 30th April, 1896

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ACT CAP. 53 CON. STATS. OF U. C. AND AMENDMENTS.

CAPITAL STOCK.

President—Hon. WILLIAM MULOCK, M.P.
Vice-President (Died in March, 1896, office not filled at end of year).

CAPITAL AUTHORIZED.....$1,057,250.
CAPITAL SUBSCRIBED.....1,057,250.

Manager—GEO. S. C. BETHUNE.
Head Office—17 Toronto St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed ($557,250), upon which has been paid	111,430 27	
3. Accumulating stock.		
4. Reserve fund.	162,479 90	
5. Dividends declared and unpaid	18,342 90	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	4,168 00	
Liabilities to stockholders		796,421 07
8. Deposits	305,149 43	
9. Debentures payable in Canada	264,793 33	
10. Debentures payable elsewhere	848,843 96	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	24,301 60	
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Liabilities to the public		1,443,088 32
Total liabilities		2,239,509 39

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	2,033,363 50	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	16,530 89	
9. Otherwise secured (description specified), viz.:—		
Total		2,049,894 39
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	2,091 14	
18. Cash in bank	28,258 03	
19. Office premises		
20. Loans secured on real estate held for sale	81,320 00	
21. Other property (description specified), present cash value:— Real estate foreclosed	77,945 83	
Total property owned		189,615 00
Total assets		2,239,509 39

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—October, 1871	.....
2. Dividend declared during the year—3½·3 per cent and amount	39,743 03
3. Amount loaned during the year	64,516 75
4. Amount received from borrowers during the year	179,942 71
5. Amount received from depositors during the year	136,583 68
6. Amount repaid to depositors during the year	239,053 94
7. Amount borrowed for purposes of investment	1,443,088 32
8. Securities given for such amount—Deposit books, debentures, deposit receipts	.....
9. Debentures issued by the company during the year	143,392 62
10. Debentures repaid by the company during the year	31,829 99
11. Debentures of the company which will mature within one year	209,382 00
12. Rate of interest borne by outstanding debentures—3½, 4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4 per cent	.....
Debenture stock— per cent	.....
Deposits—3½ per cent	.....
14. Total amount of interest paid and accrued during the year	120,914 18
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	11,207 71
16. Estimated value of real estate under mortgage	4,000,000 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments—Nearly all may be thus payable	.....
19. Amount invested and secured by mortgage deeds	2,092,729 33
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 10	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	18,960 75
22. Value of mortgaged property held for sale	85,000 00
23. Amount chargeable against such property	81,320 00
24. Present cash value of investments on mortgages and other securties	2,209,160 22
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates they severally bear	.....
26. Estimated average rate mortgages or other securities respectively yield—6¼ per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 12 per cent	.....

Attested by

GEO. S C. BETHUNE,
Manager.

WM. E. MURRAY,
Auditor.

Before
W. N. MILLER,
A Notary Public for Ontario.

TORONTO, 12th March, 1897.

STATEMENT of the Affairs of the Freehold Loan and Savings Company, on the 30th April, 1897,

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 53, 22 VICTORIA, CONSOLIDATED STATUTES OF UPPER CANADA.

CAPITAL STOCK.

President—CHARLES H. GOODERHAM.
Vice-President—T. SUTHERLAND STAYNER.

CAPITAL AUTHORIZED.....$3,223,500.
CAPITAL SUBSCRIBED..... 3,223,500.

Manager—SAMUEL CASEY WOOD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts
1. Capital stock fully paid up	843,000 00	
2. Capital stock subscribed ($2,380,500) upon which has been paid	476,100 00	
3. Accumulating stock	.....	
4. Reserve fund	659,550 00	
5. Dividends declared and unpaid	30,573 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	51,475 28	
Liabilities to stockholders	.....	2,069,698 28
8. Deposits	463,458 01	
9. Debentures payable in Canada	641,853 92	
10. Debentures payable elsewhere	2,924,889 45	
11. Debenture stock	.....	
12. Interest on deposits, debentures, and debenture stock	71,706 86	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz. :—	.....	
Liabilities to the public	.....	4,101,908 24

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	4,722,949 55	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	11,442 87	
9. Otherwise secured (description specified) viz. :	.....	
Total	.....	4,734,392 42
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	15,347 51	
17. Cash on hand	7,362 58	
18. Cash in bank	184,732 99	
19. Office premises	354,076 37	
20. Loans secured on real estate held for sale, made up as follows:	868,383 00	
Held under power of sale $484,827		
Held under foreclosure 103,164		
Held as otherwise acquired 280,392		
21. Other property (description specified),		

			present cash value:			
			Accrued interest on bank accounts	$2,248 87		
			Toronto board of trade bonds	2,040 00		
			Accrued rents of tenants in company's building	3,022 78	7,311 65	
			Total property owned			1,437,214 10
Total liabilities		6,171,606 52	Total assets			6,171,606 52

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May, 1859		16. Estimated value of real estate under mortgage	12,000,000 00
2. Dividend declared during the year, 6 per cent and amount	79,146 00	17. Amount overdue and in default of mortgages actually in suit	20,596 00
3. Amount loaned during the year	663,997 14	18. Amount of mortgages payable by instalments	1,431,643 97
4. Amount received from borrowers during the year	947,284 62	19. Amount invested and secured by mortgage deeds	5,591,332 55
5. Amount received from depositors during the year	262,765 99	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 53	
6. Amount repaid to depositors during the year	271,709 79		
7. Amount borrowed for purposes of investment	4,030,201 38	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	98,648 00
8. Securities given for such amount—first claim on assets			
9. Debentures issued by the company during the year	779,766 93	22. Value of mortgaged property held for sale	910,075 00
10. Debentures repaid by the company during the year	639,496 65	23. Amount chargeable against such property	868,383 00
11. Debentures of the company which will mature within one year	708,410 00	24. Present cash value of investments on mortgages and other securities	6,171,606 52
12. Rate of interest borne by outstanding debentures 4·04 per cent			
13. Average rate of interest paid for money borrowed—		25. Rates or rates per cent at which the future repayments are discounted in ascertaining present cash value—5·71 per cent	
Debentures—4·04 per cent			
Debenture stock— per cent		26. Estimated average rate mortgages or other securities respectively yield—5·71 per cent	
Deposits—3·52 per cent			
14. Total amount of interest paid and accrued during the year	168,534 77	27. Estimated average rate current during the year—6·63 per cent	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	45,289 05	28. Estimated average rate mortgages or other securities were originally calculated to yield same rates as were originally mentioned in the mortgages	

Attested by

S. C. WOOD,
Managing Director.

JOSEPH BLAKELEY,
Auditor.

Before

THOS. REID,
A Commissioner, &c.

TORONTO, 18th March, 1896.

STATEMENT of the Affairs of the Home Savings and Loan Company (Limited), on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES' LETTERS PATENT ACT, 1874.

CAPITAL STOCK.

President—HON. SIR FRANK SMITH.
Vice-President—EUGENE O'KEEFE.

CAPITAL AUTHORIZED ..... $2,000,000.
CAPITAL SUBSCRIBED ..... 2,000,000.

Manager—JAMES MASON.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($2,000,000) upon which has been paid, 10 per cent	200,000 00	
3. Accumulating stock	.....	
4. Reserve fund	200,000 00	
5. Dividends declared and unpaid	7,000 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits—		
Contingent account $25,000 00		
Profit and loss account 118 16	25,118 16	
Liabilities to stockholders	.....	432,118 16
8. Deposits	1,920,373 50	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits	59,681 77	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:—		
Directors' compensation	2,500 00	
Liabilities to the public	.....	1,982,555 27
Total liabilities	.....	2,414,673 43

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	*844,859 90	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	13,470 32	
9. Otherwise secured (description specified), viz: On the collateral security of stocks, bonds and debentures other than above	1,285,481 62	
Total	.....	2,143,811 84
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	269 30	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	1,600 00	
17. Cash in hand	2,122 72	
18. Cash in bank	137,847 49	
19. Office premises	27,622 08	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value—		
Real estate acquired by the company 1,400 00		
Debentures of the Niagara Navigation Company (Limited) .. 100,000 00	101,400 00	
Total property owned	.....	270,861 59
Total assets	.....	2,414,673 43

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Charter dated 25th April, 1877 ; commenced business, 21st December, 1878	
2. Dividend declared during the year, 7 per cent, and amount	14,000 00
3. Amount loaned during the year	2,113,690 25
4. Amount received from borrowers during the year { Principal	2,162,761 28
{ Interest	105,617 82
5. Amount received from depositors during the year (including accrued interest credited)	2,386,762 46
6. Amount repaid to depositors during the year	2,376,654 79
7. Amount borrowed for purposes of investment—None excepting deposits and accrued interest thereon, amounting to	1,980,055 27
8. Securities given for such amount—Depositors' pass books	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, — per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, — per cent	
Debenture stock	
Deposits, 3½ per cent	
14. Total amount of interest paid and accrued during the year	62,722 54
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	17,553 44

16. Estimated value of real estate under mortgage	1,700,488 00
17. Amount overdue and in default of mortgages (without consent of company)	29,078 42
18. Amount of mortgages payable by instalments	234,965 00
19. Amount invested and secured by mortgage deeds	844,859 90
20. Number of mortgages upon which compulsory proceedings have been taken during the past year ... None.	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	34,320 00
23. Amount chargeable against such property	29,078 42
24. Present cash value of investments on mortgages and other securities	2,389,555 27
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not discounted ; no loans made under Building Society plan	
26. Estimated average rate mortgages or other securities respectively yield—about 5 per cent	
27. Estimated average rate current during the year—5 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—5 per cent	

* This amount does not include the sum of $10,672.29, made up of amounts not yet paid over to mortgagors and retained for various purposes.

Attested by

FRANK SMITH,
President.

JAMES MASON
Manager.

Before
J. SHIRLEY DENISON,
A Commissioner, &c.

TORONTO, 26th February, 1897.

STATEMENT of the Affairs of the Imperial Loan and Investment Co. (Limited), on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—JAMES THORBURN, M.D.
Vice-President—HON. GEO. A. KIRKPATRICK.

CAPITAL AUTHORIZED..... $1,000,000.
CAPITAL SUBSCRIBED..... 839,850.

Manager—E. H. KERTLAND.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up $629,850 less 455.52..	.....	
2. Capital stock subscribed ($839,850), upon which has been paid $86,941.40	716,335 88	
3. Accumulating stock	.....	
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid	21,490 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	31,440 68	
Liabilities to stockholders	.....	929,266 56
8. Deposits	32,551 98	
9. Debentures payable in Canada	138,250 00	
10. Debentures payable elsewhere	872,743 18	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	12,972 80	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz. :—	.....	
Liabilities to the public	.....	1,056,517 96
Total liabilities		1,985,784 52

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,909,136 09	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	63,399 90	
9. Otherwise secured (description specified), viz. :	.....	
Total	.....	1,972,535 99
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	274 61	
18. Cash in bank	12,973 92	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value :	.....	
Total property owned	.....	13,248 53
Total assets	.....	1,985,784 52

of company or society's establishment—14th September, 1869	.....
2. Dividend declared during the year 6 per cent and amount	42,970 65
3. Amount loaned during the year	52,494 24
4. Amount received from borrowers during the year	144 268 26
5. Amount received from depositors during the year	30,226 76
6. Amount repaid to depositors during the year	37,837 67
7. Amount borrowed for purposes of investment	1,043,548 16
8. Securities given for such amount, debentures and dep. receipts	.....
9. Debentures issued by the company during the year	21,121 33
10. Debentures repaid by the company during the year	155,205 86
11. Debentures of the company which will mature within one year	339,394 33
12. Rate of interest borne by outstanding debentures $4\frac{1}{4}$ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, $3\frac{3}{4}$ per cent	.....
Debenture stock, per cent	.....
Deposits, 3 per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere not directly chargeable to or on account of borrowers	19,966 37
16. Estimated value of real estate under mortgage	3,900,000 00
17. Amount overdue and in default of mortgages	145,600 00
18. Amount of mortgages payable by instalments	167,800 00
19. Amount invested and secured by mortgage deeds	1,909,136 09
20. Number of mortgages upon which compulsory proceedings have been taken during the past year .11	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	21,885 75
22. Value of mortgaged property held for sale	124,725 00
23. Amount chargeable against such property	124,725 00
24. Present cash value of investments on mortgages and other securities	1,972,535 99
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value. Rate borne by mortgages	.....
26. Estimated average rate mortgages or other securities respectively yield 5·85 per cent	
27. Estimated average rate current during the year 5·85 pe rcent	
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

JAMES THORBURN,
President.

E. H. KERTLAND,
Managing Director.

Before
THOS. F. RALPH,
A Commissioner, &c.

TORONTO, 24th February, 1897.

STATEMENT of the Affairs of the Imperial Trusts Company of Canada, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—Lately deceased.
Vice-President—H. S. HOWLAND.

CAPITAL AUTHORIZED..... $400,000.
CAPITAL SUBSCRIBED..... 400,000.

Manager—J. S. LOCKIE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($400,000) upon which has been paid	95,295 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	2,139 75	
6. Profits on accumulating stock		
7. Unappropriated profits	6,177 02	
Liabilities to stockholders		103,611 77
8. Deposits Trust Fund account	258,769 50	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz. :— Sundry small accounts	455 00	
Liabilities to the public		259,224 50
Total liabilities		362,836 27

Assets.		$ cts.	$ cst.
A. Current loans secured on—			
1. Real estate			
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock			
9. Otherwise secured (description specified), viz. :—			
Loans on bank stock	$95,511 97	97,489 06	
Sundry advances on Trusts specially secured	1,977 09		
Total			97,489 06
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures			
17. Cash on hand		2,543 79	
18. Cash in bank			
19. Office premises			
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value :—			
Accrued interest	$ 4,033 92	262,803 42	
Sundry account	258,769 50		
Total property owned			265,347 21
Total assets			362,836 27

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—June, 1889	
2. Dividend declared during the year—5 per cent and amount	4,764 75
3. Amount loaned during the year	248,404 61
4. Amount received from borrowers during the year	191,925 43
5. Amount received from depositors during the year	1,139,897 74
6. Amount repaid to depositors during the year	1,119,828 58
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures	
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	
Debenture stock— per cent	
Deposits, 4 per cent	
14. Total amount of interest paid and accrued during the year	15,174 41
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,451 20
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	362,836 27
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield—5¼ per cent	
27. Estimated average rate current during the year—About 5½ p.c.	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

J. S. LOCKIE,
Manager.

M. SANSON,
Assist. Secretary.

Before

E. M. CHADWICK,
A Commissioner &c.

TORONTO, 5th February, 1897.

STATEMENT of the Affairs of the Land Security Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 36 VIC., CAP. 128, AS AMENDED BY 45 VIC., CAP. 80, 48 VIC., CAP. 82, 52 VIC., CAP 86, 53 VIC., CAP. 132, 54 VIC., CAP. 19, 59 VIC., CAP. 29, OF THE ONTARIO LEGISLATURE.

CAPITAL STOCK.

President—ROBERT JAFFRAY.
Vice-President—JOHN BURNS.

CAPITAL AUTHORIZED..... $5,000,000.
CAPITAL SUBSCRIBED..... 1,382,300.

Manager—WM. INNES MACKENZIE.
Head Office—44-46 Victoria St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up, Preference Stock	130,130 00	
2. Capital stock subscribed ($1,252,170), upon which has been paid	570,926 97	
3. Accumulating stock		
4. Reserve fund	144,058 22	
5. Dividends declared and unpaid	2,570 77	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	27,729 03	
Liabilities to stockholders		875,414 99
8. Deposits	70,710 69	
9. Debentures payable in Canada	311,910 00	
10. Debentures payable elsewhere	722,505 39	
11. Debenture stock		
12. Interest on deposits, debentures	8,263 47	
13. Owing to banks		
14. Other liabilities (description specified), viz.:—Mortgage on property purchased by the company	23,539 34	
Liabilities to the public		1,136,928 89
Total liabilities		2,012,343 88

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	671,228 41	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	12,413 78	
9. Otherwise secured (description specified), viz.:—Call loans on stocks	55,705 94	
Total		739,348 13
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies		
16. Office furniture and fixtures	869 79	
17. Cash on hand		
18. Cash in bank	2,462 15	
19. Office premises		
20. Loans secured or real estate held for sale		
21. Other property (description specified), present cash value:—Real estate purchased and held for sale and revenue	1,269,663 81	
Total property owned		1,272,995 75
Total assets		2,012,343 88

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—December, 1873	.....
2. Dividend declared during the year—5 per cent and amount on preference stock	5,493 95
3. Amount loaned during the year	32,652 50
4. Amount received from borrowers during the year, principal and interest	85,010 42
5. Amount received from depositors during the year including interest capitalized	79,786 10
6. Amount repaid to depositors during the year, principal and interest	67,629 06
7. Amount borrowed for purposes of investment	1,105,126 08
8. Securities given for such amount—Deposit receipts and Debentures	.....
9. Debentures issued by the company during the year	108,632 05
10. Debentures repaid by the company during the year	176,899 27
11. Debentures of the company which will mature within one year	391,088 66
12. Rate of interest borne by outstanding debentures—4½ per cent	.....
13. Average rate of interest paid for money borrowed :—	
Debentures—4·51 per cent	.....
Debenture stock— per cent	.....
Deposits—4·84 per cent	.....
14. Total amount of interest paid and accrued during the year	63,820 42
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	13,268 03
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	7,676 41
19. Amount invested and secured by mortgage deeds	671,228 41
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	17,000 00
23. Amount chargeable against such property	14,300 00
24. Present cash value of investments on mortgages and other securities, about	2,000,000 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Various rates applicable to special cases	.....
26. Estimated average rate mortgages or other securities respectively yield—5 to 8 per cent	.....
27. Estimated average rate current during the year—5½ per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 8 per cent	.....

Attested by
ROBERT JAFFRAY,
President.
WM. I. MACKENZIE,
Manager.

Before
ERNEST T. GUNTHER.
A Commissioner, &c.

TORONTO, 27th February, 1897.

STATEMENT of the Affairs of the London and Canadian Loan and Agency Co. (Limited), on the 31st August, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 27 VIC., CHAP. 50, AND AMENDING ACTS.

CAPITAL STOCK.

President—COL. SIR CASIMIR S. GZOWSKI, K.C.M.G., A.D.C. TO THE QUEEN. CAPITAL AUTHORIZED ... $5,000,000. Manager—JAMES FERRIER KIRK.
Vice-President—GEORGE A. R. COCKBURN, M.A. CAPITAL SUBSCRIBED ..... 5,000,000. Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($5,000,000), upon which has been paid 14 p.c.	700,000 00	
3. Accumulating stock	.....	
4. Reserve fund (to meet contingencies, &c.) $174,573 53		
Rest account (invested in Municipal Debentures) 210,000 00		
5. Dividends declared and unpaid 21,000 00	405,573 53	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	5,790, 45	
Liabilities to stockholders	.....	1,111,363 98
8. Deposits	.....	
9. Debentures and certificates payable in Canada	6,763 93	
10. Debentures payable elsewhere and certificates payable at fixed dates	2,804,155 91	
11. Debenture stock	486,666 67	
12. Interest on debentures and debenture stock, &c.	23,744 29	
13. Owing to banks	30,473 95	
14. Other liabilities (description specified), viz.: Sundry creditors	9,467 78	
Liabilities to the public	.....	3,361,272 53
Total liabilities	.....	4,472,636 51

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,631,228 75	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.:— On stock of corporations and Insurance Policies	132,550 73	
Total	.....	3,763,779 48
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city securities do	232,232 86	
13. Township, town or village securities—present cash value	169,745 20	
14. School section securities—present cash value	76,505 26	
15. Loan companies debentures	.....	
16. Office furniture and fixtures, included in company's premises	.....	
17. Cash on hand	.....	
18. Cash in bank	55,462 32	
19. Office premises—Toronto and Winnipeg	120,000 00	
20. Real estate held for sale	51,509 28	
21. Other property (description specified), present cash value	.....	
Sundry debtors	3,402 11	
Total property owned	.....	708,857 03
Total assets	.....	4,472,636 51

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st January, 1873	.....
2. Dividend declared during the year, 7 per cent and amount	49,000 00
3. Amount loaned during the year	395,040 41
4. Amount received from borrowers during the year	826,128 12
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	3,297,586 51
8. Securities given for such amount, debentures, debentures stock and certificates amounting to	3,297,586 51
9. Debentures issued by the company during the year, debentures stock and certificates payable at fixed date	610,896 22
10. Debentures repaid by the company during the year and certificates payable at fixed dates	857,102 53
11. Debentures of the company which will mature within one year	719,488 00
12. Rate of interest borne by outstanding debentures and certificates.—4.01 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures and certificates—4.01 per cent	.....
Debenture stock—4 per cent	.....
14. Total amount of interest paid and accrued during the year	136,190 91
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	40,194 60
16. Estimated value of real estate under mortgage	7,500,000 00
17. Amount overdue and in default of mortgages	543,090 10
18. Amount of mortgages payable by instalments—Company's business almost entirely straight loans	.....
19. Amount invested and secured by mortgage deeds	3,631,228 75
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 21	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	27,860 58
22. Value of mortgaged property held for sale	415,776 45
23. Amount chargeable against such property	415,776 45
24. Present cash value of investments on mortgages and other securities	4,472,636 51
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rates at which money loaned	.....
26. Estimated average rate mortgages or other securities respectively yield—Mortgages 5½ per cent, other securities 4½ per cent	.....
27. Estimated average rate current during the year—5½ per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—Company has hardly ever made loans on table rate plan	.....

Attested by

C. S. GZOWSKI,
President.

J. F. KIRK,
Manager.

Before
J. STRACHAN JOHNSTON,
A Notary Public, &c.
TORONTO, 25th February, 1897.

STATEMENT of the Affairs of the London and Ontario Investment Company (Limited), on the 30th June, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 39 VICTORIA, CHAP. 62, AND 40 VICTORIA, CHAP. 78, DOMINION ACTS.

CAPITAL STOCK.

President—The HON. SIR FRANK SMITH, Senator. CAPITAL AUTHORIZED..... $3,000,000 Manager—A. M. COSBY.
Vice-President—WILLIAM H. BEATTY. CAPITAL SUBSCRIBED..... 2,750,000 Head Office—17 Melinda St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,750,000), upon which has been paid	550,000 00	
3. Accumulating stock		
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		710,000 00
8. Deposits		
9. Debentures payable in Canada	549,538 97	
10. Debentures payable elsewhere	1,574,383 49	
11. Debenture stock		
12. Interest on debentures	17,868 62	
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Sundry accounts due by the Company	1,060 31	
Liabilities to the public		2,142,851 39
Total liabilities		2,852,851 39

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	2,593,772 89	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		2,593,772 89
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	78,008 59	
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture, fixtures and stationery	1,498 07	
17. Cash on hand	130 48	
18. Cash in bank	5,774 85	
19. Office premises		
20. Loans secured on real estate held for sale	166,014 21	
21. Other property (description specified), present cash value— Sundry accounts due to company	7,652 30	
Total property owned		259,078 50
Total assets		2,852,851 39

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May 15th, 1877	.....
2. Dividend declared during the year—6 per cent and amount	33,000 00
3. Amount loaned during the year	185,811 25
4. Amount received from borrowers during the year	335,471 40
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	2,060,655 79
8. Securities given for such amount—company's debentures for like amount	2,060,655 79
9. Debentures issued by the company during the year	272,740 05
10. Debentures repaid by the company during the year	273,228 00
11. Debentures of the company which will mature within one year	374,115 12
12. Rate of interest borne by outstanding debentures—4·155 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·212 per cent	.....
Debenture stock—No debenture stock	.....
Deposits—No deposits	.....
14. Total amount of interest paid and accrued during the year	88,325 38
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	33,098 22
16. Estimated value of real estate under mortgage	5,350,925 78
17. Amount overdue and in default on mortgages—Impossible to give an accurate reply, many of the accounts being overdue with the consent of the company and are not therefore regarded as in default	.....
18. Amount of mortgages payable by instalments—*See* answer below	.....
19. Amount invested and secured by mortgage deeds	2,789,295 89
20. Number of mortgages upon which compulsory proceedings have been taken during the past year ... 17	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	40,995 71
22. Value of mortgaged property held for sale	163,380 00
23. Amount chargeable against such property	166,014 21
24. Present cash value of investments on mortgages and other securities	2,757,152 89
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—*See* answer below.	
26. Estimated average rate mortgages or other securities respectively yield—say 5·75 per cent	.....
27. Estimated average rate current during the year—say the same, 5·75 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 6·642	.....

Answer No. 18—Difficult if not impossible to answer this question clearly. No instalment mortgages held by the company in which principal and interest are merged.

do 25—The cash value is ascertained, not by discounting future payments, but by adding together principal money and accrued interest.

Attested by
FRANK SMITH,
President.

A. M. COSBY,
Manager.

Before
H. H. MACRAE,
A Commissioner, &c.

TORONTO, 27th February, 1897.

STATEMENT of the Affairs of the North British Canadian Investment Company (Limited), on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE IMPERIAL GOVERNMENT COMPANIES ACTS,

CAPITAL STOCK.

Chairman—PETER STURROCK, Esq.
Head Office—Kilmarnock, Scotland.

CAPITAL AUTHORIZED..... $2,433,333 33
CAPITAL SUBSCRIBED..... 2,433,333 33

Managers in Canada—J. L. SCARTH, Toronto. ALEXANDER BAIN, Winnipeg.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($2,433,333.33), upon which has been paid	486,666 67	
3. Advances in anticipation of calls	12,288 34	
4. Reserve fund	116,800 00	
5. Dividends declared and unpaid	10,493 73	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	24,305 42	
Liabilities to stockholders	.....	650,554 16
8. Deposits	21,972 00	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	918,033 71	
11. Debenture stock	676,325 53	
12. Interest on deposits, debentures and debenture stock	9,750 38	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz. :— Balances at credit of sundry accounts	6,931 14	
Liabilities to the public	.....	1,633,012 76
Total liabilities	.....	2,283,566 92

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,684,426 23	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	1,684,426 23
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities	1,600 00	
14. School section securities	6,364 85	
15. Loan companies stock	2,911 80	
16. Office furniture and fixtures	343 21	
17. Cash on hand	1,031 95	
18. Cash in bank	102,257 03	
19. Office premises	.....	
20. Loans secured on real estate held for sale	380,269 37	
21. Other property (description specified)— Real estate held for sale .....67,692 88; Railways debentures, Feu duties and sundries 36,669 60	104,362 48	
Total property owned	.....	599,140 69
Total assets	.....	2,283,566 92

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th October, 1876.	.....
2. Dividend declared during the year, 4 per cent and amount	19,466 66
3. Amount loaned during the year	89,304 75
4. Amount received from borrowers during the year.....	283,708 00
5. Amount received from depositors during the year...	15,573 33
6. Amount repaid to depositors during the year	5,169 98
7. Amount borrowed for purposes of investment.....	1,616,331 24
8. Securities given for such amount—Debentures and receipts.....	.....
9. Debentures issued by the company during the year.....	59,008 33
10. Debentures repaid by the company during the year.....	203,061 30
11. Debentures of the company which will mature within one year..	459,313 64
12. Rate of interest borne by outstanding debentures, $3\frac{1}{4}$, $3\frac{1}{2}$, $3\frac{3}{4}$, 4, $4\frac{1}{4}$, $4\frac{1}{2}$ per cent.....	.....
13. Average rate of interest paid for money borrowed :—	
Debentures, about 4 per cent.....	.....
Debenture stock, about $4\frac{1}{2}$ per cent.....	.....
Deposits, about $3\frac{1}{3}$ per cent	.....
14. Total amount of interest paid and accrued during the year on money borrowed...	76,865 34
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	17,177 60
16. Estimated value of real estate under mortgage—Cannot state exactly, say about.....	3,600,000 00
*17. Amount overdue and in default on mortgages.....	.....
18. Amount of mortgages payable by instalments....	519 44
19. Amount invested and secured by mortgage deeds.	2,064,695 60
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 12	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year....	46,960 35
22. Estimated value of mortgaged property held for sale.....	360,550 42
23. Amount chargeable against such property..	360,550 42
24. Present amount of investments on mortgages and other securities as above	2,283,566 92
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 per cent..	.....
26. Estimated average rate mortgages or other securities respectively yield—about $6\frac{1}{2}$ per cent	.....
27. Estimated average rate current during the year—about $6\frac{1}{2}$ p.c.	.....
28. do do mortgage or other securities were originally calculated to yield	.....

* Information required does not seem quite definite ; many mortgages are overdue which cannot be regarded as in default, the security being undoubted, and the interest being regularly paid.

Attested by

J. L. SCARTH,
Manager.

AWDRY HOSKINS,
Accountant.

Before

H. M. MOWAT,
A Commissioner, &c.

TORONTO, 17th May, 1897.

STATEMENT of the Affairs of the North of Scotland Canadian Mortgage Co. (Ld.), on the 11th November, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE COMPANIES ACTS, 1862 AND 1867.

CAPITAL STOCK.

Chairman—JAMES W. BARCLAY.
Deputy-Chairman—JOHN F. WHITE.

CAPITAL AUTHORIZED.....$3,650,000.00
CAPITAL SUBSCRIBED..... 3,650,000.00

Secretary—WM. SMITH.
Head Office—Canada House, Aberdeen, Scotland.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($3,650,000) upon which has been paid	730,000 00	
3. Debenture stock premium account	13,447 64	
4. Reserve fund	396,633 33	
5. Dividends declared and unpaid	36,500 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	9,788 08	
Liabilities to stockholders	.....	1,186,369 05
8. Deposit receipts and debentures	1,459,999 98	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock and permanent debentures	1,459,999 98	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified) viz.:—		
Unclaimed dividends $ 241 87		
Unclaimed interests 103 82		
Unpaid income tax Aberdeen 7,011 41	7,727 57	
North of Scotland Bank Aberdeen 318 95		
Interest accrued Aberdeen 51 52		
Liabilities to the public	.....	2,927,727 53
Total liabilities	.....	4,114,096 58

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,670,950 13	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.:—		
Rent overdue, Toronto $ 50 00		
Proportion of rent charges, Aberdeen 131 48	181 48	
Total	.....	3,671,131 61
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	141,049 65	
14. School section securities—present cash value		
15. Loan companies debentures	.....	
16. Office furniture and fixtures	2,920 00	
17. Cash on hand	20 09	
18. Cash in bank	103,759 11	
19. Office premises	132,779 69	
20. Loans secured on real estate held for sale	62,436 43	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	442,964 97
Total assets	.....	4,114,096 58

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 17th Dec., 1875	.....	17. Amount overdue and in default on mortgages	.....
2. Dividend declared during the year, 10 per cent and amount	73,000 00	18. Amount of mortgages payable by instalments	.....
3. Amount loaned during the year	413,403 65	19. Amount invested and secured by mortgage deeds	3,670,950 13
4. Amount received from borrowers during the year	396,191 03	20. Number of mortgages upon which compulsory proceedings have been taken during the past year ... 73	.....
5. Amount received from depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	90,508 76
6. Amount repaid to depositors during the year	.....	22. Value of mortgaged property held for sale	.....
7. Amount borrowed for purposes of investment	2,919,999 96	23. Amount chargeable against such property	62,436 43
8. Securities given for such amount	2,919,999 96	24. Present cash value of investments on mortgages and other securities	4,114,096 58
9. Debentures, deposit receipts and debenture stook issued by the company during the year	600,639 12	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
10. Debentures and deposit receipts repaid by the company during the year	600,639 12	26. Estimated average rate mortgages or other securities respectively yield—6·57 per cent	.....
11. Debentures of the company which will mature within one year	426,996 46	27. Estimated average rate current during the year	.....
12. Rate of interest borne by outstanding debentures— $2\frac{3}{4}$, 3, $3\frac{1}{2}$, $3\frac{3}{4}$ and 4 per cent	.....	28. Estimated average rate mortgages or other securities were originally calculated to yield	.....
13. Average rate of interest paid for money borrowed— Debentures, about $3\frac{3}{4}$ per cent	.....		
Debenture stock, $3\frac{1}{2}$ and 4 per cent	.....		
Deposits, receipts about $3\frac{3}{4}$ per cent	.....		
14. Total amount of interest paid and accrued during the year	112,644 62		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	42,228 79		
16. Estimated value of real estate under mortgage	.....		

Attested by

EDMUND BOYD OSLER,
General Manager.

SYDNEY B. SYKES,
Secretary.

Before

W. J. FRANKS,
A Notary Public.

TORONTO, 17th March, 1897.

STATEMENT of the Affairs of the Ontario Industrial Loan and Investment Co. (Limited), on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ONTARIO JOINT STOCK COMPANIES' LETTERS PATENT ACT.

CAPITAL STOCK.

President—WILLIAM BOOTH.
Vice-Presidents—BERNARD SAUNDERS, JOHN J. COOK.

CAPITAL AUTHORIZED.....$500,000 00.
CAPITAL SUBSCRIBED..... 448,000 00.

Manager—EDMUND T. LIGHTBOURN.
Head Office—Toronto.

Liabilities.		$ cts.	$ cts.
1. Capital stock fully paid up		61,900 00	
2. Capital stock subscribed ($386,100), upon which has been paid		292,893 66	
3. Accumulating stock			
4. Reserve fund		100,000 00	
5. Dividends declared and unpaid			
6. Profits on accumulating stock			
7. Contingent fund and unappropriated profits	$6,312 67		
Capital stock shares forfeited, on which there has been paid	3,893 40		
		10,206 07	
Liabilities to stockholders			464,999 73
8. Deposits		35,211 05	
9. Debentures payable in Canada		2,000 00	
10. Debentures payable elsewhere			
11. Debenture stock			
12. Interest on deposits and debentures and debenture stock		911 50	
13. Owing to banks		3,630 87	
14. Other liabilities (description specified), viz.:— Mortgages payable	$191,701 36		
Accrued interest and sundry accounts	10,384 04		
		202,085 40	
Liabilities to the public			243,838 82
Total liabilities			708,838 55

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		108,461 60	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		1,097 47	
9. Otherwise secured (description specified), viz.:—Interest due and accrued		2,123 14	
Total			111,682 21
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		590 00	
17. Cash on hand		135 22	
18. Cash in bank			
19. Office premises			
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value—			
Real estate	$590,117 88		
Rents due and accrued	6,313 24		
		596,431 12	
Total property owned			597,156 34
Total assets			708,838 55

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—5th January, 1880.		16. Estimated value of real estate under mortgage	
2. Dividend declared during the year, per cent and amount		17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	11,158 55	18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year	4,769 12	19. Amount invested and secured by mortgage deeds	108,461 60
5. Amount received from depositors during the year	2,442 27	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year	16,846 37		
7. Amount borrowed for purposes of investment	235,722 09	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
8. Securities given for such amount		22. Value of mortgaged property held for sale	
9. Debentures issued by the company during the year	2,000 00	23. Amount chargeable against such property	
10. Debentures repaid by the company during the year		24. Present cash value of investments on mortgages and other securities	
11. Debentures of the company which will mature within one year			
12. Rate of interest borne by outstanding debentures, 5 per cent		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
13. Average rate of interest paid for money borrowed—			
Debentures, 5 per cent		26. Estimated average rate mortgages or other securities respectively yield	
Deposits, 5 per cent			
Mortgages payable—5½ per cent			
14. Total amount of interest paid and accrued during the year	13,183 71	27. Estimated average rate current during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,381 91	28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

WM. BOOTH,
President.

E. T. LIGHTBOURN,
Manager.

Before

HERBERT A. E. KENT,
A Commissioner, &c., in the H.C.J.

TORONTO, 27th February, 1897.

STATEMENT of the Affairs of the People's Loan and Deposit Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE BUILDING SOCIETIES' ACT.

CAPITAL STOCK.

President—HON. J. C. AIKINS.
Vice-President—DR. JAMES CARLYLE.

CAPITAL AUTHORIZED.....$600,000.
CAPITAL SUBSCRIBED..... 600,000.

Manager—SAMUEL W. BLACK.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	600,000 00	
2. Capital stock subscribed ($) upon which has been paid		
3. Accumulating stock		
4. Reserve fund	40,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	30,331 77	
Liabilities to stockholders		670,331 77
8. Deposits $98,382.59 less interest, December 31st, 1896, $1,937.59	96,445 00	
9. Debentures payable in Canada	252,799 90	
10. Debentures payable elsewhere	34,066 66	
11. Debenture stock		
12. Interest on deposits, debentures $1,937.59, $3,492.31	5,429 90	
13. Owing to banks		
14. Other liabilities (description specified), viz.		
Liabilities to the public		388,741 46
Total liabilities		1,059,073 23

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	661,501 69	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	11,114 34	
9. Otherwise secured (description specified), viz.:—		
Notes	305 47	
Total		672,921 50
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand	447 55	
18. Cash in bank	1,999 82	
19. Office premises		
20. Loans secured on real estate held for sale	244,931 92	
21. Other property (description specified), present cash value— Real estate $137,891 78; Sundry accounts 380 66	138,272 44	
Total property owned		386,151 73
Total assets		1,059,073 23

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—March, 1875	
2. Dividend declared during the year per cent and amount	
3. Amount loaned during the year	45,795 91
4. Amount received from borrowers during the year	108,594 75
5. Amount received from depositors during the year	134,277 75
6. Amount repaid to depositors during the year	149,560 12
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	65,839 90
10. Debentures repaid by the company during the year	86,938 57
11. Debentures of the company which will mature within one year.	101,389 90
12. Rate of interest borne by outstanding debentures, 4, 4½, 4¾, 5 5½ per cent.	
13. Average rate of interest paid for money borrowed—	
Debentures, 4·89092 per cent	
Debenture stock, per cent	
Deposits, 3·85931 per cent	
14. Total amount of interest paid and accrued during the year	18,702 52
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,769 51
16. Estimated value of real estate under mortgage	1,275,600 00
17. Amount overdue and in default of mortgages	364,823 98
18. Amount of mortgages payable by instalments	5,759 33
19. Amount invested and secured by mortgage deeds	906,433 51
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 7	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	14,732 81
22. Value of mortgaged property held for sale	231,400 00
23. Amount chargeable against such property	244,931 92
24. Present cash value of investments on mortgages and other securities	1,055,745 20
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value, 5 to 7 per cent	
26. Estimated average rate mortgages or other securities respectively yield, 4·80 per cent	
27. Estimated average rate current during the year, 5·35 per cent.	
28. Estimated average rate mortgages or other securities were originally calculated to yield, about 6·25 per cent	

Attested by

S. W. BLACK,
Manager.

ROBERT SEWELL,
Auditor.

Before

W. N. CAVELL,
A Commissioner, &c.,

TORONTO, 23rd February, 1897

STATEMENT of the Affairs of the Provincial Building and Loan Association on the 31st day of December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., CHAP. 169.

CAPITAL STOCK.

President—THOS. CRAWFORD, M.P.P.
Vice-President—ALD. JOHN DUNN.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED..... 1,817,000.

Manager—W. H. AUGER.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	7,656 00	
2. Capital stock subscribed ($1,810,000), upon which has been paid	174,270 39	
3. Accumulating stock	96,552 98	
4. Reserve fund	798 24	
5. Dividends declared and unpaid		
6. Profits on accumulating stock	30,997 34	
7. Contingent fund and unappropriated profits		
Advance by Directors	55,078 11	
Liabilities to stockholders		365,353 06
8. Deposits	729 01	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz. :— Due on loans in progress	6,414 15	
Liabilities to the public		7,143 16
Total liabilities		372,496 22

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	363,568 29	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	5,029 00	
9. Otherwise secured (description specified), viz. :—Real estate held under power of sale	2,400 00	
Total		370,997 29
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand	248 93	
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Licences:—British Columbia, Manitoba and North-west Territories	750 00	
Total property owned		1,498 93
Total assets		372,496 22

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—November, 1891	36,642 01	16. Estimated value of real estate under mortgage	756,865 00
2. Dividend declared during the year, per cent and amount	36,040 91	17. Amount overdue and in default of mortgages	4 264 00
3. Amount loaned during the year	238,133 29	18. Amount of mortgages payable by instalments	363,568 29
4. Amount received from borrowers during the year	14,295 88	19. Amount invested and secured by mortgage deeds	.....
5. Amount received from depositors during the year	6,617 41	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 5	.....
6. Amount repaid to depositors during the year	5,888 40	21. Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	3,325 00
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	2,400 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	2,400 00
9. Debentures issued by the company during the year	.....	24. Present cash value of investments on mortgages and other securities	.....
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield, $10\frac{1}{5}$ per cent	.....
12. Rate of interest borne by outstanding debentures— per cent	.....	27. Estimated average rate current during the year	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	.....
Debentures, per cent	.....		
Debenture stock	.....		
Deposits, per cent	.....		
14. Total amount of interest paid and accrued during the year on deposits	93 15		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers, commission not included	17,300 00		

N. B.—The above is for eighteen months, from June 30th, 1895, to December 31st, 1896.

Attested by

W. H. AUGER,
Manager.

THOS. CRAWFORD,
President.

Before

GEORGE H. THOMPSON,
A Commissioner, &c.

TORONTO, 7th July, 1897.

STATEMENT of the Affairs of the Provident Investment and Mortgage Guarantee Company of Ontario (Limited), on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES' LETTERS PATENT ACT.

CAPITAL STOCK.

President—ROBERT JAFFRAY.
Vice-President—HON. GEO. A. COX.

CAPITAL AUTHORIZED ..... $ 2,500,000.00.
CAPITAL SUBSCRIBED ..... 800,000.00.

Manager—H. M. ASLING.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	800,000 00	
2. Capital stock subscribed ( ), upon which has been paid		
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	13,750 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	10,409 04	
Liabilities to stockholders		824,159 04
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz:—		
Mortgages payable (assumed purchasing property) $109,000 00		
Sundry accounts due by Co'y 105 38	109,105 38	
Liabilities to the public		109,105 38
Total liabilities		933,264 42

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate		
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.		
Total		
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	661 16	
18. Cash in bank	13,444 07	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Real estate including accrued rents $692,284 95; Stocks, bonds and debentures 225,860 00; Sundry acounts due to Co'y 1,014 24	919,159 19	
Total property owned		933,264 42
Total assets		933,264 42

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—3rd November, 1893	
2. Dividend declared during the year, 5 per cent and amount	27,500 00
3. Amount loaned during the year	
4. Amount received from borrowers during the year	
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures— per cent	
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	
Debenture stock— per cent	
Deposits— per cent	
14. Total amount of interest paid and accrued during the year	5,177 50
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,437 41

16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	933,264 42
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

H. M. ASLING,
Manager.

E. R. WOOD,
Auditor.

Before

A. L. MALONE,
A Commissioner, &c.

TORONTO, 19th July, 1897.

STATEMENT of the Affairs of the Real Estate Loan Company of Canada (Limited) on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF DOMINION ACT, CHAP. 43, 1877.

CAPITAL STOCK.

President—JOHN SMART.
Vice-President—WILLIAM COOKE.

CAPITAL AUTHORIZED.....$1,600,000.
CAPITAL SUBSCRIBED ..... 578,840.

Manager—BENJAMIN MORTON.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	322,440 00	
2. Prepaid stock subscribed ($256,400) upon which has been paid	51,280 00	
3. Accumulating stock	.....	
4. Reserve fund	50,000 00	
5. Dividends declared and unpaid	7,595 04	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	21,312 99	
Liabilities to stockholders	.....	452,628 03
8. Deposits	293 58	
9. Debentures payable in Canada	43,231 50	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	371 72	
13. Owing to banks	.....	
14 Other liabilities (description specified), viz.	.....	
Liabilities to the public	.....	43,896 80
Total liabilities	.....	496,524 83

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	404,453 34	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	234 47	
9. Otherwise secured (description specified), viz.	.....	
Total	.....	404,687 81
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities, present cash value	.....	
14. School section securities, present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	100 00	
17. Cash on hand	470 89	
18. Cash in bank	27,689 36	
19. Office premises	.....	
20. Loans secured on real estate held for sale	63,576 77	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	91,837 02
Total assets	.....	496,524 83

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—December, 1879	.....	16. Estimated value of real estate under mortgage—Cannot say	.....
2. Dividends declared during the year, 4 per cent and amount	14,948 80	17. Amount overdue and in default of mortgages	43,205 00
3. Amount loaned during the year	69,312 00	18. Amount of mortgages payable by instalments	.....
4. Amount received from borrowers during the year	45,495 00	19. Amount invested and secured by mortgage deeds	404,687 81
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount repaid to depositors during the year	113 37	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	23,272 90
8. Securities given for such amount	.....	23. Amount chargeable against such property	23,272 90
9. Debentures issued by the company during the year	20,700 00	24. Present cash value of investments on mortgages and other securities	404,687 81
10. Debentures repaid by the company during the year	29,360 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	8,500 00	26. Estimated average rate mortgages or other securities respectively yield—$6\frac{1}{4}$ per cent	.....
12. Rate of interest borne by outstanding debentures, $4\frac{1}{2}$ per cent	.....	27. Estimated average rate current during the year—$6\frac{1}{2}$ per cent	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield.—$6\frac{1}{2}$ per cent	.....
Debentures, $4\frac{3}{4}$ per cent	.....		
Debenture stock, per cent	.....		
Deposits, per cent	.....		
14. Total amount of interest paid and accrued during the year	22,503 21		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	5,281 76		

Attested by
B. MORTON,
Manager,
ROBERT D. MOFFAT,
Auditor.

Before
HUGH MILLER,
J. P.
Toronto, 10th March, 1897.

STATEMENT of the Affairs of the Reliance Loan and Savings Company of Ontario, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169 R. S. O., 1887.

CAPITAL STOCK.

President—Hon. JOHN DRYDEN.
Vice-President—JAMES GUNN.

CAPITAL AUTHORIZED..... Not fixed.
CAPITAL SUBSCRIBED.....$ 881,900.

Manager—JOHN BLACKLOCK.
Head Office—Toronto Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	24,800 00	
2. Capital stock subscribed ($5,500), upon which has been paid	2,552 50	
3. Accumulating stock	4,372 50 5,686 10	
4. Reserve fund	95 15	
5. Dividends declared and unpaid		
6. Profits on accumulating stock	209 53	
7. Contingent fund and unappropriated profits		37,715 78
Liabilities to stockholders		
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Advances by Directors	2,900 00	
Accounts payable	136 01	3,036 01
Liabilities to the public		
Total liabilities		40,751 79

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	34,814 11	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	641 13	
9. Otherwise secured (description specified), viz: Interest due and accrued	98 41	
Total		35,553 65
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	247 54	
17. Cash on hand	50 63	
18. Cash in bank	2,189 24	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:—		
Books, stationery and printed matter $ 438 90		
Provincial licenses 143 00		
Charter outlays 1,671 84	2,710 73	
Agents balances 456 99		
Total property owned		5,198 14
Total assets		40,751 79

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment		.....
2. Dividend declared during the year— per cent and amount		636 34
3. Amount loaned during the year		35,472 13
4. Amount received from borrowers during the year		16 89
5. Amount received from depositors during the year		.....
6. Amount repaid to depositors during the year		.....
7. Amount borrowed for purposes of investment		.....
8. Securities given for such amount		.....
9. Debentures issued by the company during the year		.....
10. Debentures repaid by the company during the year		.....
11. Debentures of the company which will mature within one year		.....
12. Rate of interest borne by outstanding debentures— per cent		.....
13. Average rate of interest paid for money borrowed—		
Debentures— per cent		.....
Debenture stock— per cent		.....
Deposits— 4 per cent		.....
14. Total amount of interest paid and accrued during the year		636 34
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers—		
Agents commission	$9,817 83	
Cash of management	3,466 60	
		13,284 43

16. Estimated value of real estate under mortgage	67,250 93
17. Amount overdue and in default of mortgages	98 41
18. Amount of mortgages payable by instalments	34,814 11
19. Amount invested and secured by mortgage deeds	34,814 11
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	35,553 65
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield, from 9 to 10 per cent	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by
JOHN BLACKLOCK,
Manager.

Before
FRED'K C. JONES,
A Commissioner, etc.

TORONTO, 5th July, 1897.

STATEMENT of the Affairs of the Scottish American Investment Company (Limited) on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE COMPANIES ACTS (IMPERIAL).

CAPITAL STOCK.

Chairman—SIR GEORGE WARRENDER, BART.

CAPITAL AUTHORIZED.....£2,500,000.
CAPITAL SUBSCRIBED..... 2,500,000.

Manager—WILLIAM JOHN MENZIES.
Head Office—Edinburgh, Scotland.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed (...) upon which has been paid		
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debenture, and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.		
Liabilities to the public		
Total liabilities		

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	205,750 20	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz. :		
Total		205,750 20
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	62,500 00	
13. Township, town or village securities—present cash value	113,462 47	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	4,811 09	
19. Office premises		
20. Loans secured on real estate held for sale.	204,469 70	
21. Other property (description specified), present cash value		
Total property owned	385,243 26	385,243 26
Total assets		590,993 46

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 29th March, 1873	.....
2. Dividend declared during the year, per cent and amount	.....
3. Amount loaned during the year	2,000 00
4. Amount received from borrowers during the year	68,541 47
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenturere stock per cent	.....
Deposits, per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	.....
16. Estimated value of real estate under mortgage	425,417 28
17. Amount overdue and in default of mortgages	40,335 70
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	279,194 28
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	24,000 00
22. Value of mortgaged property held for sale	314,819 29
23. Amount chargeable against such property	204,469 70
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

WM. JOHN MENZIES,
Managing Director.

CHARLES D. MENZIES,
Secretary.

Before
WM. STUART FRASER,
A Commissioner, &c.

CITY OF EDINBURGH, 5th March, 1897.

STATEMENT of the Affairs of the Scottish Ontario and Manitoba Land Co. (Limited) on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE IMPERIAL GOVERNMENT COMPANIES' ACT.

CAPITAL STOCK.

Chairman HUGH WRIGHT, Esq., Alticoy, Wigtownshire, Scotland.
Head Office Glasgow, Scotland.

CAPITAL AUTHORIZED..... $2,433,333.33
CAPITAL SUBSCRIBED..... 1,216,666.66

Commissioners in Canada—
JAMES L. SCARTH, Toronto.
ALEXANDER BAIN, Winnipeg.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($1,216,666.66), upon which has been paid	800,879 91	
3. Paid in anticipation of calls	144,750 86	
4. Reserve fund	12,166 67	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits— Outstanding interest due to A shareholders	23,259 73	
Liabilities to stockholders	.....	981,057 17
8. Deposits	3,650 00	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	156,941 67	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	916 67	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:— Amount at credit of sundry open accounts	11,916 85	
Liabilities to the public	.....	173,425 19

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		99,548 72	
2. Dominion securities		.....	
3. Provincial securities		.....	
4. County or city securities		.....	
5. Township, town or village securities		.....	
6. School section securities		.....	
7. Loan companies debentures		.....	
8. Loans to shareholders on their stock		.....	
9. Otherwise secured (description specified), viz.		.....	
Total		.....	99,548 72
B. Property owned—			
10. Dominion securities—present cash value		.....	
11. Provincial do do		.....	
12. County or city do do		.....	
13. Township, town or village securities—present cash value		.....	
14. School section securities—present cash value		.....	
15. Loan companies debentures		.....	
16. Office furniture and fixtures		216 56	
17. Cash on hand		391 45	
18. Cash in bank		8,850 62	
19. Office premises		.....	
20. Loans secured on real estate held for sale		82,252 63	
21. Other property (description specified), present cash value—			
Real estate	$920,567 46		
Rents and accrued interest	7,297 98		
Sundries	6,531 95		
Suspense account, for interest due to A shareholders, as per contra	23,259 73		
Profit and loss account	5,565 26		
		963,222 38	

Total liabilities		1,154,482 36	Total property owned		1,054,933 64
			Total assets		1,154,482 36

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th December, 1879		15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,694 83
2. Dividend declared during the year— per cent and amount		16. Estimated value of real estate under mortgage—Not applicable	
3. Amount loaned during the year	10,066 09	17. Amount overdue and in default of mortgages	
4. Amount received from borrowers during the year	7,941 54	18. Amount of mortgages payable by instalments—None	
5. Amount received from depositors during the year	1,703 33	19. Amount invested and secured by mortgage deeds	181,801 35
6. Amount repaid to depositors during the year	243 33	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	
7. Amount borrowed for purposes of investment	160,591 67	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	29,662 06
8. Securities given for such amount—Debentures and deposit receipts		22. Value of mortgaged property held for sale	
9. Debentures issued by the company during the year	4,380 00	23. Amount chargeable against such property	82,252 63
10. Debentures repaid by the company during the year	28,266 66	24. Present cash value of investments on mortgages and other securities	1,125,657 37
11. Debentures of the company which will mature within one year	7,300 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not applicable	
12. Rate of interest borne by outstanding debentures—$3\frac{3}{4}$, 4, $4\frac{1}{4}$, $4\frac{1}{2}$ per cent		26. Estimated average rate mortgages or other securities respectively yield	
13. Average rate of interest paid for money borrowed—		27. Estimated average rate current during the year—6 to 7 per cent	
Debentures—about 4 per cent		28. Estimated average rate mortgages or other securities were originally calculated to yield—Not applicable	
Debenture stock— per cent			
Deposits—$3\frac{1}{2}$ per cent			
14. Total amount of interest paid and accrued during the year on money borrowed	7,877 64		

Attested by

J L. SCARTH,
Commissioner.
AWDRY HOSKINS,
Accountant.

Before
H. M. MOWAT,
A Commissioner, &c.

TORONTO, 17th May, 1897.

STATEMENT of the Affairs of the Sun Savings and Loan Company of Ontario, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, R. S. O., 1887.

CAPITAL STOCK.

President—JOHN T. GILMOUR, M.D.
Vice-President—H. HARTLEY DEWART, County Crown Attorney.

CAPITAL AUTHORIZED.....$5,000,000
CAPITAL SUBSCRIBED..... 463,000
(Paid up calls and in good standing.)

Manager—W. PEMBERTON PAGE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts
I. Capital stock fully paid up	2,375 00	
2. Capital stock subscribed instalment ($433,900) upon which has been paid	2,703 00	
3. Accumulating stock (prepaid)	15,589 50	
4. Reserve fund		
5. Interest on stock unpaid	305 12	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	817 67	
Liabilities to stockholders		21,790 29
8. Deposits		
9. Debentures payable in Canada		
10. Debenture payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz:—		
Due on loans in progress of completion $1,544 65		
Advances by Directors 1,450 00		
Rent 66 72		
	3,061 37	
Liabilities to the public		3,061 37

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate (first mortgage)	16,337 50	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shereholders on their stock	100 00	
9. Otherwise secured (description specified), viz:—		
Interest due on mortgages $ 24 63		
Cash "Imperial Trusts Company" 5,607 63		
	5,632 26	
Total		22,069 76
B. Property owned—		
10. Dominion securities—pesent cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	338 65	
17. Cash on hand		
18. Cash in bank	1,555 76	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present each value		
Stationery on hand $300 00		
Agents' balances 587 49		

				887 49	
			Total property owned		2,781 90
Total liabilities		24,851 66	Total assets		24,851 66

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st Sept., 1894.		17. Amount overdue and in default of mortgages	
2. Dividend declared during the year, per cent and amount		18. Amount of mortgages payable by instalments	16,337 50
3. Amount loaned during the year	13,937 50	19. Amount invested and secured by mortgage deeds	16,337 50
4. Amount received from borrowers during the year	909 12	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
5. Amount received from depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year		22. Value of mortgaged property held for sale	
7. Amount borrowed for purposes of investment	1,450 00	23. Amount chargeable against such property	
8. Securities given for such amount		24. Present cash value of investments on mortgage and other securities	15,812 00
9. Debentures issued by the company during the year		25. Rate or rates per cent at which the futurs repayments are discounted in ascertaining present cash value	
10. Debentures repaid by the company during the year		26. Estimated average rate mortgages or other securities respectively yield—10 per cent	
11. Debentures of the company which will mature within one year		27. Estimate average rate current during the year	
12. Rate of interest borne by outstanding debentures, per cent.		28. Estimated average rate mortgages or other securities were originally calculated to yield	
13. Average rate of interest paid for money borrowed, 6 per cent			
14. Total amount of interest paid and accrued during the year			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	5,134 63		
16. Estimated value of real estate under mortgage	24,000 00		

Attested by

W. PEMBERTON PAGE,
Manager.

H. HARTLEY DEWART,
Vice-President.

Before

H. W. MAW,
A Commissioner, &c.

TORONTO, 3rd March, 1897.

STATEMENT of the Affairs of the Toronto General Trusts Company, on the 31st March, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 35 VIC., CAP. 83, ONTARIO.

CAPITAL STOCK.

President—Hon. EDWARD BLAKE, Q.C., LL.D., M.P.
Vice Presidents— { E. A. MEREDITH, Esq., LL.D. / JOHN HOSKIN, Esq., Q.C., LL.D

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED.....$1,000,000

Managing Director—J. W. LANGMUIR.
Head Office—Cor. Yonge and Colborne Sts., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up..	.....	
2. Capital stock subscribed ($1,000,000) upon which has been paid 25 per cent	249,202 49	
3. Accumulating stock	.....	
4. Reserve fund	250,000 00	
5. Dividends declared and unpaid	6,214 04	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits..	62,613 43	
Liabilities to stockholders	.....	568,029 96
8. Deposits	.....	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	44,571 97	
14. Other liabilities (description specified), viz.:		
High Court of Justice for Ontario investments $1,934,833 11		
Estate realizations, invested in mortgages, debentures and cash (excluding lunatic estates) 3,451,479 99	5,391,260 16	
Other creditors 4,947 06		
Liabilities to the public	.....	5,435,832 13
Total liabilities	.....	6,003,862 09

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate..	4,862,670 18	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities..	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.	.....	
Total..	.....	4,862,670 18
B. Property owned—		
10. Dominion securities—present cash value.	.....	
11. Provincial do do ..	.....	
12. County or city do do ..	.....	
13. Township, town or village securities—present cash value	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies' and other debentures..	516,226 58	
16. Office furniture and fixtures	1,049 11	
17. Cash on hand	92 68	
18. Cash in bank	150,714 77	
19. Office premises	130,000 00	
20. Loans secured on real estate held for sale.	90,056 67	
21. Other property, present cash value ..... $ 12,781 37		
Real estate absolutely foreclosed 164,790 41	253,052 10	
Real est'te oth'rwise acquired 75,480 32		
Total property owned..	.....	1,141,191 91
Total assets	.....	6,003,862 09

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Feb., 1882		
2. Dividend declared during the year—10 per cent and amount.		23,890 93
3. Amount loaned during the year—		
Mortgages	$859,592 76	
Debentures purchased	156,974 92	
		1,016,567 68
4. Amount received from borrowers during the year—		
Principal	$653,476 81	
Interest	262,350 07	
		915,826 98
5. Amount received from depositors during the year		
6. Amount repaid to depositors during the year		
7. Amount borrowed for purposes of investment		
8. Securities given for such amount		
9. Debentures issued by the company during the year		
10. Debentures repaid by the company during the year		
11. Debentures of the company which will mature within one year		
12. Rate of interest borne by ou standing debentures— per cent		
13. Average rate of interest paid for money borrowed—		
Debentures— per cent		
Debenture stock— per cent		
Deposits— per cent		
14. Total amount of interest paid and accrued during the year		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers		43,662 10
16. Estimated value of real estate under mortgage		
17. Amount overdue and in default of mortgages		
18. Amount of mortgages payable by instalments		
19. Amount invested and secured by mortgage deeds		4,952,726 85
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	69	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		289,609 50
22. Value of mortgaged property held for sale		90,056 67
23. Amount chargeable against such property		90,056 67
24 Present cash value of investments on mortgages and other securities		5,709,224 16
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value		
26. Estimated average rate mortgages or other securities respectively yield		
27. Estimated average rate current during the year	$5 27	
28 do do mortgages or other securities were originally calculated to yield	5 59	

MEMO.—The within statement does not include, nor in any way refer to the unrealized original assets or estates taken over by the company, nor any revenue derived therefrom, the values of said assets being purely estimated.

Attested by
E. A. MEREDITH,
Vice-President.
J. W. LANGMUIR,
Managing Director.

Before
E. T. MALONE,
A Commissioner, &c.

TORONTO, 24th June, 1897.

STATEMENT of the Affairs of the Toronto Land and Investment Corporation, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF JOINT STOCK COMPANIES ACT.

CAPITAL STOCK.

President—GEORGE R. R. COCKBURN, M.A.
Vice-President—FREDERICK WYLD.

CAPITAL AUTHORIZED.....$500,000
CAPITAL SUBSCRIBED..... 400,000

Manager—JOHN CHARLES COPP.
Head Office—TORONTO.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	89,600 00	
2. Capital stock subscribed ($400,000) upon which has been paid	154,130 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	22 97	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits.	4,273 31	
Liabilities to stockholders		248,026 28
8. Deposits	1,135 39	
9. Debentures payable in Canada	6,850 00	
10. Debentures payable elsewhere	4,866 67	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	281 62	
13. Owing to banks	12,443 94	
14. Other liabilities (description specified), viz :— Mortgages payable, and interest	13,905 00	
Liabilities to the public		39,482 62
Total liabilities		287,508 90

Assets.	$ cts.	cts
A. Current loans secured on—		
1. Real estate	90,061 24	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	800 00	
9. Otherwise secured (description specified) viz.:		
Total		90,861 24
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	195 78	
18. Cash in bank	26 56	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value :— Real estate $194,672 46; Accrued interest and rents. 1,752 86	196,425 32	
Total property owned		196,647 66
Total assets		287,508 90

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—22nd Feb., 1886.		16. Estimated value of real estate under mortgage	90,061 24
2. Dividend declared during the year, per cent. and amount.		17. Amount overdue and in default of mortgages	
3. Amount loaned during the year		18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year	17,075 48	19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year.		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount repaid to depositors during the year	474 26	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments of mortgages and other securities	287,508 90
10. Debentures repaid by ihe company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year	4,866 67	26. Estimated average rate mortgages or other securities respectively yield	
12. Rate of interest borne by outside debentures—5 per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—7 per cent	
Debentures, 5 per cent			
Debenture stock			
Deposits, 5 per cent			
14. Total amount of interest paid and accrued during the year	2,089 12		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,010 02		

Attested by

GEORGE R. R. COCKBURN,
President.

JNO. C. COPP,
Manager.

Before

CHURCHILL COCKBURN,
A Commissioner, &c.

TORONTO, 23rd March, 1897.

STATEMENT of the Affairs of the Trust and Loan Company, on the 30th September, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ROYAL CHARTER.

COMMISSIONERS—Wm. B. Bridgeman-Simpson, Esq., Toronto; Richard J. Evans, Montreal.

CAPITAL STOCK.

President—CHARLES MORRISON, Esq.
Deputy-Chairman—JAMES DICKSON, Esq.

CAPITAL AUTHORIZED.....$14,600,000
CAPITAL SUBSCRIBED..... 7,300,000

Head Office—London, England.

Liabilities.	$. cts.	$. cts.
1. Capital stock fully paid up		
2. Capital subscribed ($7,300,000), upon which has been paid	1,581,666 67	
3. Accumulating stock		
4. Reserve fund	914,261 29	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	91,971 07	
Liabilities to stockholders		2,587,899 03
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere	4,419,322 65	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz: -		
Exchange account $ 6,741 49		
Income tax 7,255 32		
Sundry creditors 76,108 15		
Suspense account 4,136 42	94,241 38	
Liabilities to the public		4,513,564 03

Assets.	$. cts	$. cts.
A. Current loans secured on—		
1 Real estate	5,366,851 82	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5, Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:—		
Loans on deposit $253,853 67		
Sundry debtors 5,499 54	259,353 21	
Total		5,626,205 03
B. Property owned—		
10, Dominion securities—present cash value	302,706 67	
11. Provincial do do	26,553 75	
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	579 72	
17. Cash on hand	947 22	
18. Cash in banks	43,235 68	
19. Office premises	84,097 94	
20. Loans secured on real estate held for sale	152,864 92	
21. Other property (description specified), present cash value :—		
Consols $375,159 16		

			Jamaica bonds	97,333 33		
			Metropolitan board of works	36,514 37		
			Real estate	355,265 27		
					864,272 13	
			Total property owned			1,475,258 03
Total liabilities		7,101,463 06	Total assets			7,101,463 06

MISCELLANEOUS STATEMENTS

1. Date of company or society's establishment—1st October, 1851		16. Estimated value of real estate under mortgage	124,575 20
2. Dividend declared during the year—6 per cent and amount	94,900	17. Amount overdue and in default on mortgages	357,016 27
3 Amount loaned during the year	422,440 60	18. Amount of mortgages payable by instalments—None on instalment plan	
4. Amount received from borrowers during the year	965,564 12	19. Amount invested and secured by mortgage deeds	5,519,716 74
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 125	
6. Amount repaid to depositors during the year		21. Aggregate amount of mortgages on which compulsorp proceedings have been taken during the past year	147,188 00
7. Amount borrowed for purposes of investment	4,419,322 65	22. Value of mortgaged property held for sale	123,610 00
8. Securities given for such amount—Company's debentures		23. Amount chargeable against such property	152,864 92
9. Debentures issued by the company during the year	149,852 27	24. Present cash value of investments on mortgages and other securities	7.057,280 16
10. Debentures repaid by the company during the year	220,936 93	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year	1,105,113 75	26. Estimated average rate mortgages or other securities respectively yield—6·33 per cent	
12. Rate of interest borne by outstanding debentures—3 to 4¼ per cent		27. Estimated average rate current during the year—5·8 per cent	
13. Average of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	
Debentures 3·81 per cent			
Debenture stock, per cent			
Deposits, per cent			
14. Total amount of interest paid and accrued during the year	201,448 79		
15. Expenses during the year, including commission agency and all other expenses at head office and elsewhere, not directly chargeable to or on account of borrowers	67,476 94		

Attested by

WM B. BRIDGEMAN-SIMPSON,

Commissioner.

R. CHAS. YOUNG,

Inspector.

Before

J. P. WHITE,

A Commissioner, &c.

TORONTO, 12th May, 1897.

STATEMENT of the Affairs of the Union Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—WALTER B. GEIKIE, M.D.
Vice-President—JOHN STARK.

CAPITAL AUTHORIZED.....$1,250,000
CAPITAL SUBSCRIBED..... 1,095,400

Manager—WILLIAM MACLEAN.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	600,000 00	
2. Capital stock subscribed ($495,400) upon which has been paid	99,020 00	
3. Accumulating stock		
4. Reserve fund	200,000 00	
5. Dividends declared and unpaid	20,834 70	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	46,990 99	
Liabilities to stockholders		966,845 69
8. Deposits	223,042 78	
9. Debentures payable in Canada	177,028 73	
10. Debentures payable elsewhere	1,207,907 41	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	37,591 08	
14. Other liabilities (description specified), viz:		
Liabilities to the public		1,645,570 00
Total liabilities		2,612,415 69

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,822,749 56	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School sectian securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	20,214 62	
9. Otherwise secured (description specified), viz		
Total		1,842,964 18
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do	42,040 35	
12. County or city do do	73,000 00	
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	1,269 42	
17. Cash on hand	90 47	
18. Cash in bank	41,260 41	
19. Office premises	66,470 46	
20. Loans secured on real estate held for sale	538,190 00	
21. Other property (description specified), present cash value—		
Rents due and accrued.....$ 520 00		
Board of Trade deb..... 5,010 40	7,130 40	
Consumers gas stock..... 1,600 00		
Total property owned		769,451 51
Total assets		2,612,415 69

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—March, 1865	.....
2. Dividend declared during the year—6 per cent and amount	41,669 40
3. Amount loaned during the year	148,978 35
4. Amount received from borrowers during the year	283,738 70
5. Amount received from depositors during the year	143,952 92
6. Amount repaid to depositors during the year	197,705 71
7. Amount borrowed for purposes of investment	380,454 85
8. Securities given for such amount—The company's debentures and deposit receipts	.....
9. Debentures issued by the company during the year	236,501 93
10. Debentures repaid by the company during the year	326,892 27
11. Debentures of the company which will mature within one year	221,016 00
12. Rate of interest borne by outstanding debentures, $3\frac{1}{2}$ to $4\frac{1}{2}$ p.c.	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4 per cent	.....
Debenture stock	.....
Deposits - $3\frac{3}{4}$ per cent	.....
14. Total amount of interest paid and accrued during the year	68,752 38
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	15,844 85
16. Estimated value of real estate under mortgage	4,500,000 00
17. Amount overdue and in default of mortgages—See No. 23	.....
18. Amount of mortgages payable by instalments About 50 p.c	.....
19. Amount invested and secured by mortgage deeds	2,360,939 56
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 20	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	66,925 00
22. Value of mortgaged property held for sale—Estimated	538,190 00
23. Amount chargeable against such property	538,190 00
24. Present cash value of investments on mortgages and other securities	2,612,415 69
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield--5 to 9 per cent	.....

Attested by

W. MACLEAN,
Manager.

J. CARLYLE,
Auditor.

Before
T. E. MOBERLY,
A Commissioner in H. C. J. for Ontario.

TORONTO, 22nd February, 1897.

STATEMENT of the Affairs of the Western Canada Loan and Savings Company, on the 31st December, 1896.

(As required to by furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ACTS OF PARLIAMENT OF CANADA, 37 VIC., CAP. 50, AND 47 VIC., CAP. 40 AND AMENDING ACTS.

CAPITAL STOCK.

President—The Hon. G. W. ALLAN.
Vice-President—GEORGE GOODERHAM.

CAPITAL AUTHORIZED.....$3,000,000
CAPITAL SUBSCRIBED..... 3,000,000

Manager—WALTER S. LEE.
Head Office—76 Church St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($), upon which has been paid	500,000 00	
3. Accumulating stock		
4. Reserve fund	770,000 00	
5. Dividends declared and unpaid	45,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	59,679 93	
Liabilities to stockholders		2,374,679 93
8. Deposits	866,110 75	
9. Debentures payable in Canada	578,366 79	
10. Debentures payable elsewhere	2,948,612 48	
11. Debenture stock		
12. Interest on deposits, debentures	49,471 81	
13. Owing to banks		
14. Other liabilities (description specified), viz:— Sundry accounts	600 02	
Liabilities to the public		4,443,161 85
Total liabilities		6,817,841 78

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	6,331,515 20	
2. Dominion securities		
3. Provincial securies		
4. County or city securities	6,573 62	
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	16,541 58	
9. Otherwise secured (description specified), viz:		
Total		6,354,630 40
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	2,200 00	
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	2,765 94	
17. Cash on hand	4,005 41	
18. Cash in bank	167,655 43	
19 Office premises	126,647 46	
20. Loans secured on real estate held for sale. *See* 23 below		
21. Other property (description specified), present cash value— Real estate foreclosed	159,937 14	
Total property owned		463,211 38
Total assets		6,817,841 78

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—March, 1863	.....
2. Dividend declared during the year 7 per cent and amount and income tax	106,980 00
3. Amount loaned during the year	1,217,138 52
4. Amount received from borrowers during the year	1,532,089 92
5. Amount received from depositors during the year	200,706 48
6. Amount repaid to depositors during the year	276,791 88
7. Amount borrowed for purposes of investment	4,442,561 83
8. Securities given for such amount—Total assets of company	.....
9. Debentures issued by the company during the year	312,182 69
10. Debentures repaid by the company during the year	291,555 32
11. Debentures of the company which will mature within one year.	644,359 00
12. Rate of interest borne by outstanding debentures—3½, 3¾, 4, 4¼, 4½, 4¾ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4 per cent	.....
Deposits, 3·3 per cent	.....
14. Total amount of interest paid and accrued during the year	173,948 81
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	53,883 56
16. Estimated value of real estate under mortgage	14,000,000 00
17. Amount overdue and in default of mortgages—Nearly all by consent	.....
18. Amount of mortgages payable by instalments—Nearly all straights loans now	.....
19 Amount invested and secured by mortgage deeds	6,507,993 92
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.. 32	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	112,631 39
22. Value of mortgaged property held for sale	990,391 00
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	6,817,841 78
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than investments were originally calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5·03 per cent	.....
27. Estimated average rate current during the year—6·6 per cent.	.....
78. Estimated average rate mortgages or other securities were originally calculated to yield—About 7 per cent	.....

Attested by

WALTER S. LEE,
Managing Director.

W. R. HARRIS,
Auditor.

Before

GOODWIN GIBSON,
A Commissioner, &c.

TORONTO, 27th February, 1897.

STATEMENT of the Affairs of the York County Loan and Saving Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—JOSEPH PHILLIPS.
Vice-President—ALFRED T. HUNTER, LL.B.

CAPITAL AUTHORIZED..... $10,000,000
CAPITAL SUBSCRIBED..... 3,002,000

Manager—JOSEPH PHILLIPS.
Head Office—Confederation Life Building, Toronto.

Liabilities.		$ cts.	$ cts.
1. Capital stock fully paid up		117,592 75	
2. Capital stock subscribed ($.....), upon which has been paid		.....	
3. Accumulating stock		127,614 30	
4. Reserve fund		2,000 00	
5. Mortgage investments		4,400 00	
6. Profits on accumulating stock		18,431 59	
7 Contingent fund :—			
Borrowers sinking fund	$16,585 20		
Amount due on uncompleted loans	1,625 13		
		18,210 33	
Liabilities to stockholders		.....	288,248 97
8. Deposits		.....	
9. Debentures payable in Canada		.....	
10. Debentures payable elsewhere		.....	
11. Debenture stock		.....	
12. Interest on deposits, debentures and debenture stock		.....	
13 Owing to banks		.....	
14. Other liabilities (description specified), viz.			
Liabilities to the public		.....	
Total liabilities		.....	288,248 97

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		244,800 00	
2. Dominion securities		.....	
3. Provincial securities		.....	
4. County or city securities		.....	
5. Township, town or village securities		.....	
6. School section securities		.....	
7. Loan companies debentures		.....	
8. Loans to shareholders on their stock		15,386 90	
9. Otherwise secured (description specified,) viz. :—			
Interest due and accrued on mortgages	$2,735 23		
Taxes, insurance and other costs advanced	1,377 57		
Accounts receivable	2,409 51		
		6,522 31	
Total		.....	266,709 21
B. Property owned—			
10. Dominion securities—present cash value		.....	
11 Provincial do do		.....	
12. County or city do do		.....	
13. Township, town or village securities—present cash value		.....	
14. School section securities—present cash value		.....	
15. Loan companies debentures		4,804 65	
16. Office furniture and fixtures		4,395 70	
17. Cash on hand		12,339 41	
18. Cash in bank		.....	
19. Office premises		.....	
20 Loans secured on real estate held for sale		.....	
21. Other property (description specified), present cash value		.....	
Total property owned		.....	21,539 76
Total assets		.....	288,248 97

1. Date of company or society's establishment—Dec. 8, 1891	.....
2. Dividend declared during the year—9 per cent and amount	18,431 59
3. Amount loan during the year on mortgage loans and share loans	125,468 04
4. Amount received from borrowers during the year—Principal and interest on mortgages and share loans	32,034 67
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7 Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, per cent	.....
14. Total amount of interest paid and accrued during the year	13,631 72
15. Expenses during the year, including commission agency and all other expenses at Head office or elsewhere, not directly chargeable to or on account of borrowers	20,346 43
16. Estimated value of real estate under mortgage	525,260 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	244,800 00
19. Amount invested and secured by mortgage deeds	.....
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	556,032 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—7·50 per cent	.....
27 Estimated average rate current during the year—6·50 p. c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

JOSEPH PHILLIPS,
President.

V. ROBIN,
Secretary-Treasurer.

Before

W. H. HUNTER,
A Commissioner, &c.

TORONTO, 16th July, 1897.

STATEMENT of the Affairs of the Agricultural Savings and Loan Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, 22 VIC., CON. STA. U.C., AND AMENDING ACTS.

CAPITAL STOCK.

President—DANIEL REGAN.
Vice-President—W J. REID.

CAPITAL AUTHORIZED $1,000,000
CAPITAL SUBSCRIBED 630,200

Manager—C. P. BUTLER.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	625,500 00	
2. Capital stock subscribed ($4,700) upon which has been paid	2,001 02	
3. Accumulating stock		
4. Reserve fund	150,000 00	
5. Dividends declared and unpaid	18,765 00	
6. Profits on accumulating stock		
7. Unappropriated profits	3,489 63	
Liabilities to stockholders		799,755 65
8. Deposits	518,698 47	
9. Debentures payable in Canada	508,195 00	
10. Debentures payable elsewhere	174,805 64	
11. Debenture stock		
12. Interest on debentures	8,287 97	
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Auditors, English agents, &c	641 19	
Liabilities to the public		1,210,628 27
Total liabilities		2,010,383 92

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,915,609 06	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,579 29	
9. Otherwise secured (description specified), viz:		
Total		1,918,188 35
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	937 00	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand	1,907 94	
18. Cash in bank	36,052 85	
19. Office premises	28,000 00	
20. Loans secured on real estate held for sale	19,091 82	
21. Other property (description specified), present cash value, viz:— Rents accrued $856 00; Real estate 4,849 96	5,705 96	
Total property owned		92,195 57
Total assets		2,010,383 92

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May, 1872	.....	16. Estimated value of real estate under mortgage	3,835,304 00
2. Dividend declared during the year—6 per cent and amount	37,642 60	17. Amount overdue and in default on mortgages	17,805 31
3. Amount loaned during the year	257,225 77	18. Amount of mortgages payable by instalments	5,230 96
4. Amount received from borrowers during the year	319,962 68	19. Amount invested and secured by mortgage deeds	1,934,700 88
5. Amount received from depositors during the year including interest capitalized	622,225 05	20. Number or mortgages upon which compulsory proceedings have been taken during the past year 10	.....
6. Amount repaid to depositors during the year	656,598 37	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	25,605 92
7. Amount borrowed for purposes of investment	1,201,699 11	22. Value of mortgaged property held for sale	19,091 82
8. Securities given for such amount—Debentures and pass books	.....	23. Amount chargeable against such property	19,091 82
9. Debentures issued by the company during the year	269,134 94	24. Present cash value of investments on mortgages and other securities	2,010,383 92
10. Debentures repaid by the company during the year	237,329 29	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rates at which loans were made	.....
11. Debentures of the company which will mature within one year	170,855 00	26. Estimated average rate mortgages or other securities respectively yield—6·03 per cent	.....
12. Rate of interest borne by outstanding debentures—4 to 6 per cent	.....	27. Estimated average rate current during the year–5·83 per cent	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—5·69 per cent	.....
Debentures 4·349 per cent	.....		
Debenture stock per cent	.....		
Deposits—3·65 per cent	.....		
14. Total amount of interest paid and accrued during the year	48,442 40		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	11,351 42		

Attested by
C. P. BUTLER,
Manager.
GEO. F. JEWELL,
Auditor.

Before
R. A. BAYLY,
A Commissioner, &c.

LONDON, 27th February, 1897.

STATEMENT of the Affairs of the Birkbeck Loan Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance)

INCORPORATED UNDER THE PROVISIONS OF THE STATUTES RELATING TO BUILDING SOCIETIES.

CAPITAL STOCK.

President—R. J. C. DAWSON.
Vice-President—J. B. CAMPBELL, M.D.

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED..... 325,000

Secretary—T. H. LUSCOMBE.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up ($38,100)		
2. Capital stock subscribed ($96,700) upon which has been paid	32,978 43	
3. Accumulating stock, including accumulated profits	19,445 20	
4. Reserve fund		
5. Dividends declared and unpaid, payable January 1st, 1897	1,486 53	
6. Profits on accumulating stock...(see above 3)		
7. Contingent fund and unappropriated profits:— Balance profit and loss.....$ 6 99; Contingent fund..... 400 00	406 99	
Liabilities to stockholders		54,317 15
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz:— Assumed mortgages	2,302 30	
Liabilities to the public		2,302 30
Total liabilities		56,619 45

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	46,585 93	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan company debentures		
8. Loans to shareholders on their stock	5,664 00	
9. Otherwise secured (description specified) viz:		
Total		52,249 93
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	4,364 10	
18. Cash in bank	5 42	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		4,369 52
Total assets		56,619 45

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February, 1893		16. Estimated value of real estate under mortgage	73,651 92
2. Dividend declared during the year, 9 per cent on permanent and 14 per cent on instalment and amount	4,246 69	17. Amount overdue and in default of mortgages	677 09
3. Amount loaned during the year	28,669 55	18. Amount of mortgages payable by instalments—Real estate $46,585.93, stock $184.00	46,769 93
4. Amount received from borrowers during the year—Loan fund $1,485.71, interest $3,364.49	4,850 20	19. Amount invested and secured by mortgage deeds (on real estate)	46,585 93
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 4	
6. Amount repaid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,000 00
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	7,925 00
8. Securities given for such amount		23. Amount chargeable against such property	5,091 60
9. Debentures issued by the company during the year		24. Present cash value of investment on mortgages and other securities—Amounts paid on instalments credited on stock only	52,249 93
10. D bentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—See 24	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—9·7 per cent	
12. Rate of interest borne by outstanding debentures, per cent		27. Estimated average rate current during the year—9·4 p.c.	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—9·7 per cent	
Debentures, per cent			
Debenture stock, per cent			
Deposits, per cent			
14. Total amount of interest paid and accrued during the year on assumed mortgages	125 08		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	5,250 40		

Attested by

R. J. C. DAWSON,
President.

T. H. LUSCOMBE,
Secretary.

Before

JAMES GRANT,
A Justice of the Peace in and for the County of Middlesex.

LONDON, 27th February, 1897.

STATEMENT of the Affairs of the Canadian Savings and Loan Company of London, Canada, on the 31st May, 1896.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 164, R.S.O.

CAPITAL STOCK.

President—ROBERT FOX.
Vice-Presidents—ROBERT LEWIS and JOHN CHRISTIE.

CAPITAL AUTHORIZED.....Unlimited
CAPITAL SUBSCRIBED..... $750,000

Manager—HIRAM W. BLINN.
Head Office—London, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	730,150 00	
2. Capital stock subscribed ($750,000) upon which has been paid		
3. Accumulating stock	3,290 59	
4. Reserve fund	205,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock	2,931 53	
7. Contingent fund and unappropriated profits	21,849 78	
Liabilities to stockholders		963,221 90
8. Deposits	706,361 41	
9. Debentures payable in Canada	142,110 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on debentures	2,561 12	
13. Owing to banks		
14. Other liabilities (description specified), viz:		
Liabilities to the public		851,032 53
Total liabilities		1,814,254 43

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,673,145 43	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	44,831 67	
9. Otherwise secured (description specified), viz:	5 20	
Total		1,717,982 30
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	45,499 68	
19. Office premises	24,000 00	
20. Loans secured on real state held for sale	26,772 45	
21. Other property (description specified), present cach value		
Total property owned		96,272 13
Total assets		1,814,254 43

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—October, 1875...	.....
2. Dividend declared during the year—6 per cent and amount..	44,124 00
3. Amount loaned during the year.....	221,405 98
4. Amount received from borrowers during the year.....	250,885 86
5. Amount received from depositors during the year.....	1,015,953 97
6. Amount repaid to depositors during the year	1,027,833 35
7 Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	53,310 00
10. Debentures repaid by the company during the year.....	39,900 00
11. Debentures of the company which will mature within one year	59,500 00
12. Rate of interest borne by outstanding debenture—4, 4¼, 4½, 4¾ and 5 per cent.....	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·4078 per cent.....	.....
Debenture stock— "	.....
Deposits 3·89 "	.....
14. Total amount of interest paid and accrued during the year..	33,277 35
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	10,647 34
16. Estimated value of real estate under mortgage.....	2,903,000 00
17. Amount overdue and in default of mortgages.....	56,454 09
18. Amount of mortgages payable by instalments.....	10,544 15
19. Amount invested and secured by mortgage deeds.....	1,699,917 88
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.. 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken the past year.....	14,079 35
22. Value of mortgaged property held for sale	26,500 00
23. Amount chargeable against such property.....	26,772 45
24. Present cash value of investments on mortgages and other securities.....	1,814,254 43
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value.—Same rates as investments respectively yield.....	.....
26. Estimated average rate mortgages or other securities respectively yield—6 01881 per cent.....	.....
27. Estimated average rate current during the year—5·75 p.c...	.....
28. do do mortgages or other securities were originally calculated to yield—From 5 to 9 per cent.....	.....

Attested by

ROBERT FOX,
President.

THOS. A. BROWNE,
Auditor.

Before
A. GREENLEES,
A Commissioner, &c.

LONDON, 23rd February, 1897.

STATEMENT of the Affairs of the Dominion Savings and Investment Society, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 53, CONSOLIDATED STATUTES OF UPPER CANADA.

CAPITAL STOCK.

President—ROBERT REID.
Vice-President—CHARLES H. ELLIOTT.

CAPITAL AUTHORIZED $1,500,000
CAPITAL SUBSCRIBED 1,000,000

Manager—NATHANIEL MILLS.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	934,200 00	
2. Capital stock subscribed ($.....), upon which has been paid	.....	
3. Accumulating stock	277 37	
4. Reserve fund	10,000 00	
5. Dividends declared and unpaid	23,355 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	15,769 63	
Liabilities to stockholders	.....	983,602 00
8. Deposits	623,292 06	
9. Debentures payable in Canada	231,500 00	
10. Debentures payable elsewhere	400,951 09	
11. Debenture stock	.....	
12. Interest on debentures	4,292 00	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:		
Rent due but unpaid $225 00		
Currency debenture coupons outstanding 54 00		
	279 00	
Liabilities to the public	.....	1,260,314 15
Total liabilities	.....	2,243,916 15

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	2,129,122 16	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz:	90,393 66	
Total	.....	2,219,515 82
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	1,000 00	
17. Cash on hand	1,229 52	
18. Cash in bank	22,170 81	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	24,400 33
Total assets	.....	2,243,916 15

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, April, 1872	.....
2. Dividend declared during the year, 5 per cent and amount	46,660 00
3. Amount loaned during the year	351,792 64
4. Amount received from borrowers during the year	413,699 53
5. Amount received from depositors during the year	830,868 95
6. Amount repaid to depositors during the year	830,451 68
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount—Pass books and debentures	.....
9. Debentures issued by the company during the year	110,011 88
10. Debentures repaid by the company during the year	124,015 29
11. Debentures of the company which will mature within one year	264,170 00
12. Rate of interest borne by outstanding debentures, 4·56 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4 per cent	.....
Deposits, 4 per cent	.....
14. Total amount of interest paid and accrued during the year	52,647 27
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	12,156 27
16. Estimated value of real estate under mortgage	3,750,000 00
17. Amount overdue and in default of mortgages—Principal and interest	51,820 30
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	2,129.122 16
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 22	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	14,583 99
22. Value of mortgaged property held for sale	185,067 74
23. Amount chargeable against such property	185,067 74
24. Present cash value of investments on mortgages and other securities	2,219,515 82
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value - Rates which they bear	.....
26. Estimated average rate mortgages or other securities respectively yield, 5·60 per cent.	.....
27. Estimated average rate current during the year, 5·82 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 5 to 9 per cent	.....

Attested by

NATHANIEL MILLS,
Manager.

J. K. McDERMID,
Auditor.

Before
E. J. PARKE,
A Justice of the Peace.

LONDON, 25th February, 1897.

STATEMENT of the Affairs of the Huron and Erie Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CON. STATUTES, U. C., ENTITLED "AN ACT RESPECTING BUILDING SOCIETIES" AND STATUTES RELATING THERETO.

CAPITAL STOCK.

President—JOHN W. LITTLE.
Vice-President—PHILIP MACKENZIE.

CAPITAL AUTHORIZED.....$3,000,000
CAPITAL SUBSCRIBED..... 3,000,000

Manager—GEO. A. SOMERVILLE.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($2,000,000) upon which has been paid	400,000 00	
3. Accumulating stock		
4. Reserve fund	730,000 00	
5. Dividends declared and unpaid	63,066 33	
6. Profits on accumulating stock		
7. Unappropriated profits	22,113 39	
Liabilities to stockholders		2,215,179 72
8. Deposits	1,282,842 04	
9. Debentures payable in Canada	1,371,464 77	
10. Debentures payable elsewhere	1,501,060 01	
11. Debenture stock		
12. Interest on deposits and debentures	34,465 99	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		4,189,832 81
Total liabilities		6,405,012 53

Assets	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	6,013,823 79	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:		
Total		6,013,823 79
Γ Property owned—		
10. Dominion securities—present cash value	60,880 00	
11. Provincial do do		
12. County or city do do	25,074 00	
13. Township, town or village securities—present cash value	7,960 00	
14. School section securities—present cash value		
15. Loan companies debentures	100,778 00	
16. Office furniture and fixtures		
17. Cash on hand	2,751 58	
18. Cash in bank	137.545 16	
19. Office premises	20,000 00	
20. Loans secured en real estate held for sale	11,600 00	
21. Other property (description specified), present cash value :— Held under quit claim deed	24,600 00	
Total property owned		391,188 74
Total assets		6,405,012 53

MISCELLANEOUS STATEMENT.

1. Date of company or society's establishment—1864	
2. Dividend declared during the year—9 per cent and amount	126,000 00
3. Amount loaned during the year	592,724 36
4. Amount received from borrowers during the year	994,569 37
5. Amount received from depositors during the year (including interest capitalized)	1,886,214 81
6. Amount paid to depositors during the year (principal and interest)	1,772,510 48
7. Amount borrowed for purposes of investment	4,155,366 82
8. Securities given for such amount—The entire assets of the company liable. No specific security given	.....
9. Debentures issued by the company during the year	882,263 91
10. Debentures repaid by the company during the year	991,047 58
11. Debentures of the company which will mature within one year	921,248 20
12. Rate of interest borne by outstanding debentures—$4\frac{1}{2}$, $4\frac{1}{4}$, $4\frac{1}{8}$, 4, $3\frac{3}{4}$ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·0455 per cent	.....
Debenture stock	.....
Deposits—3·50 per cent	.....
14. Total amount of interest paid and accrued during the year	165,036 99
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	31,879 57
16. Estimated value of real estate under mortgage	11,227,829 00
17. Amount overdue and in default of mortgages	81,336 00
18. Amount of mortgages payable by instalments	1,566,634 00
19. Amount invested and secured by mortgage deeds	6,025,423 79
20. Number of mortgages upon which compulsory prooceedings have been taken during the past year 29	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	70,337 00
22. Value of mortgaged property held for sale	11,600 00
23. Amount chargeable against such property	11,600 00
24. Present cash value of investments on mortgages and other securities	6,405,012 53
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate at which the loan was made in every case	.....
26. Estimated average rate mortgages or other security respectively yield—5·9204 per cent	.....
27. Estimated average rate current during the year—5·7231 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yeald—$4\frac{1}{2}$ to 10 per cent	.....

Attested by

GEO. A. SOMERVILLE,
Manager.

GEO. F. JEWELL,
Auditor.

Before

H. CRONYN,
Notary Public.

LONDON, 1st March, 1897.

STATEMENT of the Affairs of the London Loan Company of Canada, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STAT., U.C.

CAPITAL STOCK.

President—THOMAS KENT.
Vice-President—JAMES OWREY, J.P.

CAPITAL AUTHORIZED.....Not limited.
CAPITAL SUBSCRIBED.....$679,700

Manager—MALCOLM JOHN KENT.
Head Office - London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	660,200 00	
2. Capital stock subscribed ($.....), upon which has been paid	.....	
3. Accumulating stock	2,839 49	
4. Reserve fund	78,500 00	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	582 29	
Liabilities to stockholders	.....	742,121 78
8. Deposits	450,513 91	
9. Debentures payable in Canada	154,827 35	
10. Debentures payable elsewhere	82,733 06	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	2,989 49	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz:	.....	
Liabilities to the public	.....	691,063 81
Total liabilities	.....	1,433,185 59

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,326,567 00	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	67,801 00	
9. Otherwise secured (description specified,) viz	.....	
Total	.....	1,394,368 00
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	1,104 00	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	300 00	
17. Cash on hand	3,038 92	
18. Cash in bank	21,307 67	
19. Office premises	.....	
20. Loans secured on real estate held for sale	13,067 00	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	38,817 59
Total assets	.....	1,433,185 59

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1877	.....
2. Dividend declared during the year—6 per cent and amount	39,768 38
3. Amount loaned during the year	144,379 73
4. Amount received from borrowers during the year	262,850 99
5. Amount received from depositors during the year	882,797 67
6. Amount repaid to depositors during the year	893,670 94
7. Amount borrowed for purposes of investment	688,074 32
8. Securities given for such amount—Debentures and deposit receipts	.....
9. Debentures issued by the company during the year	32,293 31
10. Debentures repaid by the company during the year	58,135 33
11. Debentures of the company which will mature within one year	95,038 02
12. Rate of interest borne by outstanding debentures, 4·363 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4·363 per cent	.....
Debenture stock	.....
Deposits, 3·868 per cent	.....
14. Total amount of interest paid and accrued during the year	31,102 56
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	8,687 39
16. Estimated value of real estate under mortgage	2,422,182 00
17. Amount overdue and in default of mortgages	10,239 00
18. Amount of mortgages payable by instalments	1,058,326 00
19. Amount invested and secured by mortgage deeds	1,339,634 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 9	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	18,064 00
22. Value of mortgaged property held for sale	14,070 00
23. Amount chargeable against such property	13,067 00
24. Present cash value of investments on mortgages and other securities	1,433,185 59
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than investments were calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—From 4½ to 10 per cent	.....

Attested by

MALCOLM JOHN KENT,

Manager.

WM. JOHN CARSON,

Auditor.

Before

JAMES OWREY,

A Justice of the Peace in and for the County of Middlesex.

LONDON, 22nd February, 1896.

STATEMENT of the Affairs of the Ontario Loan and Debenture Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CAP. 53, REVISED STATUTES OF UPPER CANADA.

CAPITAL STOCK.

President—JOHN MCCLARY.
Vice-President—ARTHUR S. EMERY.

CAPITAL AUTHORIZED.....Not limited.
CAPITAL SUBSCRIBED.....$2,000,000.

Manager - WILLIAM F. BULLEN.
Head Office—London, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($1,000,000) upon which has been paid	200,000 00	
3. Accumulating stock		
4. Reserved fund	470,000 00	
5. Dividends declared and unpaid	39,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	2,346 43	
Liabilities to stockholders		1,711,346 43
8. Deposits	523,609 29	
9. Debentures payable in Canada	211,688 00	
10 Debentures payable elsewhere	1,664,996 04	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	19.177 99	
13. Owing to banks		
14. Other liabilities (description specified), viz:		
Liabilities to the public		2,419,471 32
Total liabilities		4,130,817 75

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,444,502 04	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures	15,059 18	
8. Loans to shareholders on their stock	49,136 15	
9. Otherwise secured (description specified) viz:		
Total		3,508,697 37
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	22,639 87	
14. School section securities—present cash value		
15. Loan companies debentures	76,062 51	
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	322,469 28	
19. Office premises	72,000 00	
20. Loans secured on real estate held for sale	98,848 72	
21. Other property (description specified), present cash value— Foreclosed and owned	30,100 00	
Total property owned		622,120 38
Total assets		4,130,817 75

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Oct., 1870	.....
2. Dividend declared during the year—6½ per cent and amount.	78,000 00
3. Amount loaned during the year	432,941 04
4. Amount received from borrowers during the year	774,017 10
5. Amount received from depositors during the year	635,774 78
6. Amount repaid to depositors during the year	633,467 10
7. Amount borrowed for purposes of investment	2,400,293 33
8. Securities given for such amount—The company's debentures and receipts	.....
9. Debentures issued by the company during the year	255,609 69
10. Debentures repaid by the company during the year	342,564 22
11. Debentures of the company which will mature within one year	648,761 85
12. Rate of interest borne by outstanding debentures—3·94 p.c.	.....
13. Average rate of interest paid for money borrowed—	
Debentures—3·94 per cent	.....
Debenture stock	.....
Deposits—3·91 per cent	.....
14. Total amount of interest paid and accrued during the year	96,585 65
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	23,218 56
16. Estimated value of real estate under mortgage	7,239,735 00
17. Amount overdue and in default of mortgages	162,148 22
18. Amount of mortgages payable by instalments	1,470,807 43
19. Amount invested and secured by mortgage deeds	3,543,350 76
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 24	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	113,502 64
22. Value of mortgaged property held for sale	98,848 72
23. Amount chargeable against such property	98,848 72
24. Present cash value of investments on mortgages and other securities	4,130,817 75
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—At the same rate at which the money was advanced	.....
26. Estimated average rate mortgage or other securities respectively yield—5·92 per cent	.....
27. Estimated average rate current during the year—5·68 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5·92 per cent	.....

Attested by

WILLIAM F. BULLEN,
Manager.

ALFRED M. SMART,
Auditor.

Before

J. E. JEFFERY,
Notary Public.

LONDON, 23rd February, 1897.

STATEMENT of the Affairs of the People's Building and Loan Association, on the 31st August, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169, R.S.O., 1887.

CAPITAL STOCK.

President—JUDGE EDWARD ELLIOTT.
Vice-President—Lt.-Col. W. M. GARTSHORE.

CAPITAL AUTHORIZED.....$5,000,000
CAPITAL SUBSCRIBED..... 874,500

Secretary-Treasurer—WM. SPITTAL.
Manager—A. A. CAMPBELL.
Head Office London, Ont

Liabilities.	$ cts.	$ cts.
1. Capital stock prepaid	44,881 95	
2. Capital stock subscribed ($..... .....) upon which has been paid	15,000 00	
3 Instalment stock	93,089 85	
4. Reserve fund	1,092 55	
5. Dividends declared and unpaid		
6. Profits on instalment stock and prepaid stock	12,098 16	
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		166,162 51
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	5,367 52	
14. Other liabilities (description specified), viz.		
Liabilities to the public		5,367 52

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	153,122 52	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5 Township, town or village securities		
6. School section securities		
7 Loan companies debentures		
8. Loans to shareholders on their stock	7,506 00	
9. Otherwise secured (description specified) viz:—		
Held under power of sale	2,389 59	
Total		163,018 11
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	201 08	
17. Cash on hand		
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
22. Bills receivable $ 32 05		
23. Permanent stock 6,350 69		
24. Suspense account 94 05		

			25. Dues in course of collection $1,596.48, Eup. fund do $237.57	1,834 05	
				8,310 84	
			Total property owned		8,511 92
Total liabilities		171,530 03	Total assets		171,530 03

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—June, 1892		16. Estimated forced sale value of real estate under mortgage	268,091 00
*2. Dividend declared during the year—6 per cent and amount on permanent stock	194 71	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	76,337 84	18. Amount of mortgages payable by instalments	141,442 52
4. Amount received from borrowers during the year	7,662 79	19. Amount invested and secured by mortgage deeds	153,122 52
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	
6. Amount repaid to depositors during the year		21. Aggregage amount of mortgages on which compulsory proceedings have been taken during during the past year	1,800 00
7. Amount borrowed for purposes of investment	5,367 52	22. Value of mortgaged property held for sale	2,900 00
8. Securities given for such amount		23. Amount chargeable against such property	2,389 59
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities—*See* assets	
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—6 per cent interest and $4\frac{4}{5}$ premium	
12. Rate of interest borne by outstanding debenture per cent		27. Estimated average rate current during the year—6 per cent interest and $4\frac{4}{5}$ premium	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—6 per cent interest and $4\frac{4}{5}$ premium	
Debentures – per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	7,399 26		

* 9 per cent profits apportioned to prepaid and $11\frac{1}{2}$ per cent to instalment stock.

Attested by

A. A. CAMPBELL,
Managing Director.

WM. SPITTAL,
Secretary-Treasurer.

Before

J. F. HELLMUTH,
A Commissioner, &c.

STATEMENT of the Affairs of the Atlas Loan Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF REVISED STATUTES OF ONTARIO, CHAP. 164.

CAPITAL STOCK.

President—Hon. R. HARCOURT.
Vice-President—W. H. MURCH.

CAPITAL AUTHORIZED.....$2,000,000
CAPITAL SUBSCRIBED..... 1,000,000

Manager—A. E. WALLACE.
Head Office - St. Thomas.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($1,000,000) upon which has been paid	296,226 15	
3. Accumulating stock		
4. Reserve fund	40,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	673 16	
Liabilities to stockholders		336,899 31
8. Deposits	260,722 51	
9. Debentures payable in Canada	92,900 00	
10. Debentures payable elsewhere	12,639 26	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz		
Liabilities to the public		366,261 77
Total liabilities		703,161 08

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	660,576 06	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	11,745 33	
9. Otherwise secured (description specified), viz :		
Total		672,321 39
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present caeh value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	21,939 69	
19. Office premises	8,500 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Debenture suspense account	400	
Total property owned		30,839 69
Total assets		703,161 08

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—August, 1887	.....
2. Dividend declared during the year—6 per cent and amount	17,384 00
3. Amount loaned during the year	152,170 18
4. Amount received from borrowers during the year	113,895 94
5. Amount received from depositors during the year	400,714 46
6. Amount repaid to depositors during the year	351,216 84
7. Amount borrowed for purposes of investment	366,261 77
8. S curities given for such amount—the entire assets of the company, liable—no specific security given	.....
9. Debentures issued by the company during the year	68,079 28
10. Debentures repaid by the company during the year	45,900 00
11. Debentures of the company which will mature within one year	15,800 00
12. Rate of interest borne by outstanding debentures, 4¼, 4½ & 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4·61 per cent	.....
Debenture stock, per cent	.....
Deposits, 4·2 per cent	.....
14. Total amount of interest paid and accrued during the year	37,137 90
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,308 56
16. Estimated value of real estate under mortgage	1,120,050 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	612,321 39
19. Amount invested and secured by mortgage deeds	660,576 06
20. Number of mortgages upon which compulsory proceedings have been taken during the past year ..14	.....
21. Aggregate amount of mortgages on which compulsory proceeding have been taken during the past year	13,247 14
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	672,321 39
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—About 6·22 per cent	.....
27. Estimated average rate current during the year—About 6·19 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 8 per cent	.....

Attested by

A. E. WALLACE,
Manager.

T. LOGG,
Accountant.

Before

W. A. WILSON,
A Commissioner, &c.

ST. THOMAS, 23rd Febuary, 1897.

STATEMENT of the Affairs of the Elgin Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 22 VICTORIA, CHAP. 53.

CAPITAL STOCK.

President—D. McLARTY, M.D.
Vice-President—JOHN BAIRD.

CAPITAL AUTHORIZED..... $625,000
CAPITAL SUBSCRIBED..... 625,000

Manager—GEO. ROWLEY.
Head Office—St. Thomas, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($625,000), upon which has been paid	227,964 41	
3. Accumulating stock		
4. Reserve fund	19,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	845 61	
Liabilities to stockholders		247,810 02
8. Deposits	128,214 97	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	23,513 10	
14. Other liabilities (description specified), viz.:		
Liabilities to the public		151,728 07
Total liabilities		399,538 09

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	345,145 11	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	9,604 53	
9. Otherwise secured (description specified), viz.:		
Total		354,749 64
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale	42,321 20	
21. Other property (description specified), present cash value— Farm and timber lands	2,467 25	
Total property owned		44,788 45
Total assets		399,538 09

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st May, 1879	.....
2. Dividend declared during the year, $5\frac{1}{2}$ per cent and amount	12,463 66
3. Amount loaned during the year	37,181 10
4. Amount received from borrowers during the year	55,132 13
5. Amount received from depositors during the year	184,538 20
6. Amount repaid to depositors during the year	219,165 94
7. Amount borrowed for purposes of investment—Deposits only	128,214 97
8. Securities given for such amount—No special security	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, $4\frac{1}{8}$ per cent	.....
14. Total amount of interest paid and accrued during the year	6,091 37
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,113 68
16. Estimated value of real estate under mortgage, about	575,000 00
17. Amount overdue and in default of mortgages, about	47,500 00
18. Amount of mortgages payable by instalments, about	242,000 00
19. Amount invested and secured by mortgage deeds	387,466 31
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,068 42
22. Value of mortgaged property held for sale, about	42,321 20
23. Amount chargeable against such property	42,321 20
24. Present cash value of investments on mortgages and other securities	399,538 09
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they bear with a few exceptions	.....
26. Estimated average rate mortgages or other securities respectively yield, about $5\frac{3}{4}$ per cent	.....
27. Estimated average rate current during the year, about 6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, about 6 per cent	.....

Attested by

DUNCAN McLARTY,
President.

GEORGE ROWLEY,
Manager.

Before
DAVID McLAWS, *J.P.*

ST. THOMAS, 18th February, 1897.

STATEMENT of the Affairs of the Southern Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 22 VIC. CHAP. 53.

CAPITAL STOCK.

President—WILLIAM MICKLEBOROUGH.
Vice-President—THOMAS STACEY.

CAPITAL AUTHORIZED..... $400,000
CAPITAL SUBSCRIBED..... 400,000

Manager—JOHN WALKER STEWART.
Head Office—St. Thomas, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	400,000 00	
2. Capital stock subscribed ($.....), upon which has been paid	.....	
3. Accumulating stock	.....	
4. Reserve fund	52,000 00	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	3,719 57	
Liabilities to stockholders	.....	455,719 57
8. Deposits	417,982 24	
9. Debentures payable in Canada	10,100 00	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	217, 51	
13. Owing to banks	23,215 36	
14. Other liabilities (description specified), viz.:— Surplus on property sold under p.s	95 25	
Liabilities to the public	.....	451,610 36
Total liabilities	.....	907,329 93

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	862,185 97	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	7,978 76	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	870,164 73
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	.....	
18. Cash in bank	117 53	
19. Office premises	.....	
20. Loans secured on real estate held for sale	37,047 67	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	37,165 20
Total assets	.....	907,329 93

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1870		.....
2. Dividend declared during the year—6 per cent and amount		24,000 00
3. Amount loaned during the year		167,013 53
4. Amount received from borrowers during the year—Principal and interest		108,799 90
5. Amount received from depositors during the year including interest capitalized		400,515 60
6. Amount repaid to depositors during the year:—		
Principal	$386,528 61	
Interest not capitalized	355 77	
		386,884 38
7. Amount borrowed for purposes of investment		.....
8. Securities given for such amount		.....
9. Debentures issued by the company during the year		10,100 00
10. Debentures repaid by the company during the year		.....
11. Debentures of the company which will mature within one year		5,800 00
12. Rate of interest borne by outstanding debentures—4½ per cent		.....
13. Average rate of interest paid for money borrowed—		
Debentures—4½ per cent		.....
Debenture stock		.....
Deposits—4·006 per cent		.....
14. Total amount of interest paid and accrued during the year		16,990 67
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers		4,781 09

16. Estimated value of real estate under mortgage	1,484,523 00
17. Amount overdue and in default of mortgages—Not extended by consent	22,953 65
18. Amount of mortgages payable by instalments	701,277 66
19. Amount invested and secured by mortgage deeds	899,133 39
20. Number of mortgages upon which compulsory proceedings have been taken during the past year ... 10	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	52,587 31
22. Value of mortgaged property held for sale	36,952 42
23. Amount chargeable against such property	36,952 42
24. Present cash value of investments on mortgages and other securities	907,117 15
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they yield	.....
26. Estimated average rate mortgages or other securities respectively yield—6·030 per cent	.....
27. Estimated average rate current during the year—5·700 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 8 per cent	.....

Attested by

WM. MICKLEBOROUGH,
President.

JOHN WALKER STEWART,
Manager.

Before
W. E. LEONARD,
J. P., County of Elgin.

ST. THOMAS, 1st February, 1897.

STATEMENT of the Affairs of the South-Western Farmer's and Mechanic's Savings and Loan Society, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—E. W. GUSTIN, M.D.
Vice-President—M. A. GILBERT.

CAPITAL AUTHORIZED.....Unlimited.
CAPITAL SUBSCRIBED.....$193,800

Manager—W. E. LEONARD.
Head Office—St. Thomas.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	166,300 00	
2. Capital stock subscribed ($27,500), upon which has been paid	15,995 47	
3. Accumulating stock		
4. Reserve fund	14,000 00	
5. Dividends declared and unpaid	4,942 86	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,601 55	
Liabilities to stockholders		202,839 88
8. Deposits	213,045 87	
9. Debentures payable in Canada	68,400 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	1,472 72	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		282,918 59
Total liabilities		485,758 47

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	436,883 82	
2. Dominion securities		
3. Provincial securities		
4. County or city securities	978 83	
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	530 40	
9. Otherwise secured (description specified), viz.:		
Total		438,393 05
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	100 00	
17. Cash on hand		
18. Cash in bank	27,251 49	
19. Office premises		
20. Loans secured or real estate held for sale	20,013 93	
21. Other property (description specified), present cash value		
Total property owned		47,365 42
Total assets		485,758 47

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—18th February, 1875	.....
2. Dividend declared during the year—6 per cent and amount ..	10,484 07
3. Amount loaned during the year	79,341 46
4. Amount received from borrowers during the year	70,574 45
5. Amount received from depositors during the year	228,572 65
6. Amount repaid to depositors during the year	223,083 22
7. Amount borrowed for purposes of investment—Deposits and debentures only	.....
8. Securities given for such amount—No special security	.....
9. Debentures issued by the company during the year	36,200 00
10. Debentures repaid by the company during the year	33,650 00
11. Debentures of the company which will mature within one year.	36,300 00
12. Rate of interest borne by outstanding debentures—4½ per cent.	.....
13. Average rate of interest paid for money borrowed :—	
Debentures—4½ per cent	.....
Debenture stock— per cent	.....
Deposits—4 per cent.	.....
14. Total amount of interest paid and accrued during the year—On deposits, $8,084.75 ; on debentures, $2,966.16	11,050 91
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,483 26
16. Estimated value of real estate under mortgage	761,400 00
17. Amount overdue and in default of mortgages	36,501 63
18. Amount of mortgages payable by instalments	343,340 54
19. Amount invested and secured by mortgage deeds exclusive of real estate	436,883 82
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 5	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,827 23
22. Value of mortgaged property held for sale	20,013 93
23. Amount chargeable against such property	20,013 93
24. Present cash value of investments on mortgages and other securities	458,406 98
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they yield, real estate not included, nor city debentures which yield 5 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield—5·919 per cent	.....
27. Estimated average rate current during the year—5·689 per cent.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 8 per cent, debentures 5 per cent.	.....

Attested by

E. W. GUSTIN,
President.

W. E. LEONARD,
Manager.

Before
DAVID MCLAWS,
J. P. County of Elgin.

ST. THOMAS, 20th February, 1897.

STATEMENT of the Affairs of the Star Loan Company, on the 31st August, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE REVISED STATUTES OF ONTARIO, CHAP. 164.

CAPITAL STOCK.

President—HON. D. MILLS, M.P.
Vice-Presidents—J. P. FINLAY AND C. B. SPOHN.

CAPITAL AUTHORIZED.....$270,000
CAPITAL SUBSCRIBED..... 270,000

Manager—D. M. TAIT.
Head Office—St. Thomas.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	215,100 00	
2. Capital stock subscribed ($... ..) upon which has been paid	.....	
3. Accumulating stock	22,126 87	
4. Reserve fund	15,000 00	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	8,000 00	
Liabilities to stockholders	.....	260,226 87
8. Deposits	193,980 77	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz. :— Solicitor &c	100 00	
Liabilities to the public	.....	194,080 77
Total liabilities	.....	454,307 64

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	421,071 29	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	489 17	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	13,127 45	
9. Otherwise secured (description specified), viz. :	.....	
Total	.....	434,687 91
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do		
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	.....	
18. Cash in bank	6,428 44	
19. Office premises	2,500 00	
20. Loans secured on real estate held for sale	10,103 29	
21. Other property (description specified), present cash value— Rents due and earned	588 00	
Total property owned	.....	19,619 73
Total assets	.....	454,307 64

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, August 31st, 1881	.....
2. Dividend declared during the year—6 per cent and amount	14,052 85
3. Amount loaned during the year	57,504 44
4. Amount received from borrowers during the year	39,939 01
5. Amount received from depositors during the year	156,545 68
6. Amount repaid to depositors during the year	154,385 47
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits— about $4\frac{1}{8}$ per cent	.....
14. Total amount of interest paid and accrued during the year	7,767 74
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,282 37
16. Estimated value of real estate under mortgage about (a difficult question)	622,707 00
17. Amount overdue and in default of mortgages—All overdue agreed to wait as per agreement	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	444,791 20
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	185,910 00
22. Value of mortgaged property held for sale (about)	10,000 00
23. Amount chargeable against such property	10,103 29
24. Present cash value of investments on mortgages and other securities—Impossible to be exact as regards cost value, best of ability used	454,307 64
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—about 6 per cent	.....
27. Estimated average rate current during the year—about 6 p.c.	
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

C. B. SPOHN,
Vice-President.

D. M. TAIT,
Manager.

Before

J. B. DAVIDSON,
A Notary Public in and for Ontario.

ST. THOMAS, 2nd February, 1897.

STATEMENT of the Affairs of the Hamilton Mutual Building Society, on the 30th November, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—ALFRED WARD.
Vice-President—W. J. MORDEN.

CAPITAL AUTHORIZED $600,000
CAPITAL SUBSCRIBED 548,400

Manager—WALTER ANDERSON
Head Office—100 King St. E., Hamilton.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($548,400) upon which has been paid	37,265 95	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	17,840 47	
Liabilities to stockholders		55,106 42
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		
Total liabilities		55,106 42

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		47,663 24	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock			
9. Otherwise secured (description specified), viz:			
Total			47,663 24
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures			
17. Cash on hand		28 77	
18. Cash in bank		2,409 41	
19. Office premises			
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value—			
Bank interest accrued	$ 50 00		
Arrears at debit of members bearing interest at 6 per cent per an	4,955 00		
		5,005 00	
Total property owned			7,443 18
Total assets			55,106 42

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st December, 1890.	.....
2. Dividend declared during the year, per cent and amount—No dividends	.....
3. Amount loaned during the year	11,075 00
4. Amount received from borrowers during the year	5,229 73
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed :—	
Debentures, per cent	.....
Debenture stock, "	.....
Deposits, "	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	647 14
16. Estimated value of real estate under mortgage	60,552 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	47,663 24
19. Amount invested and secured by mortgage deeds	47,663 24
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	60,552 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—5½ per cent	.....
27. Estimated average rate current during the year—5½ per cent	.....
28. Estimated average rate mortgage or other securities were originally calculated to yield	.....

Attested by

ALFRED WARD,
President.

WALTER ANDERSON,
Manager.

Before

JOHN G. GAULD,
A Commissioner, &c.

HAMILTON 17th May, 1897.

STATEMENT of the Affairs of the Hamilton Provident and Loan Society, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STAT. U.C.

CAPITAL STOCK.

President—GEORGE H. GILLESPIE.
Vice-President—A. T. WOOD, M.P.

CAPITAL AUTHORIZED..... $3,000,000
CAPITAL SUBSCRIBED..... 1,500,000

Manager—C. FERRIE.
Head Office—Hamilton.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($500,000) upon which has been paid	100,000 00	
3. Accumulating stock		
4. Reserve fund	300,000 00	
5. Dividends declared and unpaid	33,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	41,325 67	
Liabilities to stockholders		1,474,325 67
8. Deposits	822,154 43	
9. Debentures payable in Canada	261,057 87	
10. Debentures payable elsewhere	698,463 73	
11. Debenture stock	427,049 99	
12. Interest on deposits, debentures and debenture stock	14,366 00	
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Balances due borrowers	13,158 30	
Liabilities to the public		2,236,250 32
Total liabilities		3,710,575 99

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,382,047 12	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,951 55	
9. Otherwise secured (description specified), viz.:		
Total		3,384,998 67
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	24,268 70	
13. Township, town or village securities—present cash value	56,640 95	
14. School section securities—present cash value	3,453 75	
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	3,942 26	
18. Cash in bank	93,245 66	
19. Office premises	96,526 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:— Otherwise acquired $ 7,500 00; Special deposit 40,000 00	47,500 00	
Total property owned		325,577 32
Total assets		3,710,575 99

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—September, 1871	.....
2. Dividend declared during the year, 6 per cent and amount	66,000 00
3. Amount loaned during the year	585,288 30
4. Amount received from borrowers during the year	718,956 26
5. Amount received from depositors during the year	484,828 13
6. Amount repaid to depositors during the year	584,365 57
7. Amount borrowed for purposes of investment	2,208,726 02
8. Securities given for such amount—Debentures and receipts for deposits	.....
9. Debentures issued by the company during the year and debenture stock	151,519 64
10. Debentures repaid by the company during the year	42,679 99
11. Debentures of the company which will mature within one year	110,121 10
12. Rate of interest borne by outstanding debentures—$3\frac{3}{4}$, 4, $4\frac{1}{4}$ per cent	.....
13. Average rate of interest paid for money borrowed—3·76—	
Debentures—3·97 per cent	.....
Debenture stock—4 per cent	.....
Deposits—3·41 per cent	.....
14. Total amount of interest paid and accrued during the year	81,660 82
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	27,281 52
16. Estimated value of real estate under mortgage	7,486,969 00
17. Amount overdue and in default of mortgages	90,275 60
18. Amount of mortgages payable by instalments	2,510,411 93
19. Amount invested and secured by mortgage deeds	3 382,047 12
20. Number of mortgages upon which compulsory proceedings have been taken during the past year ... 21	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	34,274 59
22. Value of mortgaged property held for sale	211,867 46
23. Amount chargeable against such property	211,867 46
24. Present cash value of investments on mortgages and other securities	3,710,575 99
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than investments were calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5·90 per cent	.....
27. Estimated average rate current during the year—5·98 per cent.	
28. Estimated average rate mortgages or other securities were originally calculated to yield—5·90 per cent	.....

Attested by

GEORGE H. GILLESPIE,
President.

C. FERRIE,
Treasurer.

Before
P. M BANKIER,
A Commissioner, &c.

HAMILTON, 11th February, 1897.

STATEMENT of the Affairs of the Landed Banking and Loan Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 53, CON. STATUTES U.C.

CAPITAL STOCK.

President—MATTHEW LEGGAT.
Vice-President—JOHN WALDIE.

CAPITAL AUTHORIZED.....$700,000
CAPITAL SUBSCRIBED..... 700,000

Manager—C. W. CARTWRIGHT.
Head Office—Hamilton.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	670,700 00	
2. Capital stock subscribed ($700,000) upon which has been paid	.....	
3. Accumulating stock	10,562 73	
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid	20,121 00	
6. Profits on accumulating stock	4,946 08	
7. Contingent fund and unappropriated profits	2,637 57	
Liabilities to stockholders	.....	868,967 38
8. Deposits	487,620 78	
9. Debentures payable in Canada	408,741 34	
10. Debentures payable elsewhere	240,035 21	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	8,247 34	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:— Auditors, &c	1,371 57	
Liabilities to the public	.....	1,146,016 24
Total liabilities	.....	2,014,983 62

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,839,334 32	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	1,839,334 32
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	12,006 11	
13. Township, town or village securities—present cash value	29,290 82	
14. School section securities—present cash value	3,360 00	
15. Loan companies debentures	4,030 23	
16. Office furniture and fixtures	.....	
17. Cash on hand	2,070 47	
18. Cash in bank	50,394 43	
19. Office premises	.....	
20. Loans secured on real estate held for sale—*See* 23 below	.....	
21. Other property (description specified), present cash value—Real estate	74,497 24	
Total property owned	.....	175,649 30
Total assets	.....	2,014,983 62

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February, 1877	.....
2. Dividend declared during the year, 6 per cent and amount	41,116 98
3. Amount loaned during the year	280,435 36
4. Amount received from borrowers during the year	339,977 46
5. Amount received from depositors during the year	973,195 69
6. Amount repaid to depositors during the year	1,042,234 99
7. Amount borrowed for purposes of investment	1,136,397 33
8. Securities given for such amount—Debentures, deposit receipts and pass-books	.....
9. Debentures issued by the company during the year	122,529 99
10. Debentures repaid by the company during the year	78,883 00
11. Debentures of the company which will mature within one year	76,761 33
12. Rate of interest borne by outstanding debentures—4·22 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·22 per cent	.....
Debenture stock— per cent	.....
Deposits—3·51 per cent	.....
14. Total amount of interest paid and accrued during the year	45,906 54
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	16,139 55
16. Estimated value of real estate under mortgage	3,198,500 00
17. Amount overdue and in default of mortgages	45,841 05
18. Amount of mortgages payable by instalments	40,422 39
19. Amount invested and secured by mortgage deeds	1,839,334 32
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 9	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	36,078 38
22. Value of mortgaged property held for sale	105,094 60
23. Amount chargeable against such property	105,094 60
24. Present cash value of investments on mortgages and other securities	2,014,983 62
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—4 to 10 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield, 6·40 per cent	.....
27. Estimated average rate current during the year, 6·105 p. c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—4 to 10 per cent	.....

Attested by

C. W. CARTWRIGHT,
Treasurer.

WILLIAM MARSHALL,
Auditor.

Before

THOS. C. HASLETT,
A Commissioner, H. C, &c.

HAMILTON, 1st March, 1897.

STATEMENT of the Affairs of the Huron and Lambton Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—JAMES FLINTOFT.
Vice-President—JOHN A. MACKENZIE.

CAPITAL AUTHORIZED $1,000,000
CAPITAL SUBSCRIBED 399,200

Manager—J. CAMERON DOUGLAS.
Head Office—Sarnia, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	306,150 00	
2. Capital stock subscribed ($48,100), upon which has been paid	9,620 00	
3. Accumulating stock	14,146 46	
4. Reserve fund	47,000 00	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	2,425 20	
Liabilities to stockholders	.....	379,341 66
8. Deposits	245,336 60	
9. Debentures payable in Canada	18,840 00	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	307 16	
13. Owing to banks	342 06	
14. Other liabilities (description specified), viz.:	.....	
Liabilities to the public	.....	264,825 82
Total liabilities	.....	644,167 48

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	514,329 37	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	46,034 24	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	560,363 61
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city securities do	7,000 00	
13. Township, town or village securities—present cash value	48,866 67	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	125 00	
17. Cash on hand	7,220 28	
18. Cash in bank	.....	
19. Office premises	7,500 00	
20. Loans secured on real estate held for sale	7,312 58	
21. Other property (description specified), present cash value—		
Acquired by quit-claim deeds	5,779 34	
Estimated loss on Nos. 20 and 21, $2,000	.....	
Total property owned	.....	83,803 87
Total assets	.....	644,167 48

MISCELLANEOUS STATEMENTS.

1.	Date of company or society's establishment—November, 1877		
2.	Dividend declared during the year—6 per cent and amount	19,794 02	
3.	Amount loaned during the year	86,503 27	
4.	Amount received from borrowers during the year	120,014 00	
5.	Amount received from depositors during the year	249,647 76	
6.	Amount repaid to depositors during the year	272,122 61	
7.	Amount borrowed for purposes of investment		
8.	Securities given for such amount		
9.	Debentures issued by the company during the year	11,950 00	
10.	Debentures repaid by the company during the year	3,550 00	
11.	Debentures of the company which will mature within one year	2,890 00	
12.	Rate of interest borne by outstanding debentures—4·17 p.c.		
13.	Average rate of interest paid for money borrowed—		
	Debentures, 4·17 per cent		
	Debenture stock, per cent		
	Deposits, 3·85 per cent		
14.	Total amount of interest paid and accrued during the year	10,440 54	
15.	Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,808 63	
16.	Estimated value of real estate under mortgage		
17.	Amount overdue and in default of mortgages		
18.	Amount of mortgages payable by instalments		
19.	Amount invested and secured by mortgage deeds		514,329 37
20.	Number of mortgages upon which compulsory proceedings have been taken during the past year		
21.	Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		
22.	Value of mortgaged property held for sale		6,000 00
23.	Amount chargeable against such property		7,312 58
24.	Present cash value of investments on mortgages and other securities		627,322 20
25.	Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—At rates they bear		
26.	Estimated average rate mortgages or other securities respectively yield—$5\frac{3}{4}$ per cent		
27.	Estimated average rate current during the year—$5\frac{1}{2}$ per cent		
28.	Estimated average rate mortgages or other securities were originally calculated to yield		

Attested by

J. FLINTOFT,
President.

J. CAMERON DOUGLAS,
Managing Director.

Before
JOHN DALZIEL,
J. P.

SARNIA, 25th February, 1897.

STATEMENT of the Affairs of the Industrial Mortgage and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—J. F. LISTER, M.P.
Vice-President—ARCH. GIBB, ESQ.

CAPITAL AUTHORIZED.....$500,000
CAPITAL SUBSCRIBED..... 305,000

Manager—J. S. SYMINGTON, Esq.
Head Office—Sarnia.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($305,000), upon which has been paid	283,817 63	
3. Accumulating stock	.....	
4. Reserve fund	35,621 10	
5. Dividends declared and unpaid	8,477 85	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	1,000 00	
Liabilities to stockholders	.....	328,916 58
8. Deposits	285,127 39	
9. Debentures payable in Canada	89,650 65	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	10,757 34	
13. Owing to banks	3,444 99	
14. Other liabilities (description specified), viz.		
Liabilities to the public	.....	388,980 37
Total liabilities	.....	717,896 95

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	664,879 50	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	16,431 95	
9. Otherwise secured (description specified), viz	.....	
Total	.....	681,311 45
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	29,626 50	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	700 00	
17. Cash on hand	6,259 00	
18. Cash in bank	.....	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	36,585 50
Total assets	.....	717,896 95

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A. D. 1889	.....	16. Estimated value of real estate under mortgage	.....
2. Dividend declared during the year, 6 per cent and amount	16,614 80	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	180,130 11	18. Amount of mortgages payable by instalments	.....
4. Amount received from borrowers during the year	129,239 94	19. Amount invested and secured by mortgage deeds	664,879 50
5. Amount received from depositors during the year	392,990 98	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount repaid to depositors during the year	380,413 73	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	.....
8. Securities given for such amount	.....	23. Amount chargeable against such property	.....
9. Debentures issued by the company during the year	29,900 00	24. Present cash value of investments on mortgages and other securities	710,937 95
10. Debentures repaid by the company during the year	17,598 14	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—At rates they bear	.....
11. Debentures of the company which will mature within one year	34,450 00	26. Estimated average rate mortgages or other securities respectively yield $5\frac{3}{4}$ per cent	.....
12. Rate of interest borne by outstanding debentures—$3\frac{1}{2}$, $3\frac{3}{4}$, 4, $4\frac{1}{2}$ and 5 per cent	.....	27. Estimated average rate current during the year $5\frac{1}{4}$ per cent	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	.....
Debentures, 4·25 per cent	.....		
Debenture stock per cent	.....		
Deposits, $3\frac{1}{2}$ per cent	.....		
14. Total amount of interest paid and accrued during the year	13,160 14		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,181 53		

Attested by

JAMES F. LISTER,
President.

JAMES S. SYMINGTON,
Manager.

Before

JOHN COWAN,
A Commissioner, &c.

TOWN OF SARNIA, 24th March, 1897.

STATEMENT of the Affairs of the Lambton Loan and Investment Company, on the 30th June, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF STATUTES OF ONTARIO.

CAPITAL STOCK.

President—CHARLES MACKENZIE.
Vice-President—ISAAC UNSWORTH.

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED 500,000

Assistant Manager—ANTROBUS C. CLARK.
Head Office—Sarnia, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up—See below	.....	
2. Prepaid stock subscribed ($500,000) upon which has been paid	499,496 60	
3. Accumulating stock	.....	
4. Reserve fund	250,000 00	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	10,428 31	
Liabilities to stockholders	.....	759,924 91
8. Deposits	468,174 73	
9. Debentures payable in Canada	136,200 00	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	2,560 32	
13. Owing to banks	4,901 49	
14. Other liabilities (description specified), viz.	.....	
Liabilities to the public	.....	611,836 54
Total liabilities	.....	1,371,761 45

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,227,371 02	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	17,722 23	
9. Otherwise secured (description specified), viz.	.....	
Total	.....	1,245,093 25
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	41,552 97	
14. School section securities—present cash value	615 00	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	500 00	
17. Cash on hand	5,897 35	
18. Cash in bank	41,444 90	
19. Office premises	6,000 00	
20. Loans secured on real estate held for sale	30,657 98	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	126,668 20
Total assets	.....	1,371,761 45

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1844	
2. Dividend declared during the year, 8 per cent and amount	39,950 30
3. Amount loaned during the year	159,595 11
4. Amount received from borrowers during the year	256,681 85
5. Amount received from depositors during the year	417,746 00
6. Amount repaid to depositors during the year	436,114 40
7. Amount borrowed for purposes of investment	604,374 73
8. Securities given for such amount—Debentures and pass-books and first lien on assets of company	
9. Debentures issued by the company during the year	34,946 07
10. Debentures repaid by the company during the year	65,485 97
11. Debentures of the company which will mature within one year	39,701 07
12. Rate of interest borne by outstanding debentures—4, 4½ and 5 per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, $4\frac{1}{10}$ per cent	
Debenture stock	
Deposits, 3⅓ per cent	
14. Total amount of interest paid and accrued during the year on deposits	21,924 74
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,609 07
16. Estimated value of real estate under mortgage	1,880,000 00
17. Amount overdue and in default of mortgages	31,000 00
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	1,258,029 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 8	
21. Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	20,067 35
22. Value of mortgaged property held for sale	30,657 98
23. Amount chargeable against such property	30,657 98
24. Present cash value of investments on mortgages and other securities	1,371,761 45
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates they bear	
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	
27. Estimated average rate current during the year—6 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—from 6 to 7 per cent	

Attested by
ANTROBUS C. CLARK,
Assistant-Manager.

FRED. C. WATSON,
Assistant Secretary-Treasurer.

Before
NORMAN S. GURD,
A Commissioner, &c.

SARNIA, 17th February, 1897.

STATEMENT of the Affairs of the Home Building and Savings Association, on the 31st August, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, R. S. O.

CAPITAL STOCK.

President—JOHN R. ARMSTRONG.
Vice-President—A. P. BRADLEY.

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED..... 362,600

Manager—C. A. DOUGLAS.
Head Office—58 Sparks St., Ottawa.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($362,600), upon which has been paid	70,316 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock	11,718 11	
7. Contingent fund and unappropriated profits	25 83	
Liabilities to stockholders		82,059 94
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.		
Liabilities to the public		
Total liabilities		82,059 94

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	73,500 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	3,515 00	
9. Otherwise secured (description specified), viz.:		
Total		77,015 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	311 29	
19. Office premises		
20. Loans secured on real estate held for sale	2,945 02	
21. Other property (description specified), present cash value:— Arrears due by members	1,788 63	
Total property owned		5,044 94
Total assets		82,059 94

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment	
2. Dividend declared during the year, per cent and amount	
3. Amount loaned during the year	
4. Amount received from borrowers during the year	
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	18,100 00
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	
Debenture stock, per cent	
Deposits, per cent	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,124 24
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	73,500 00
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	3,000 00
23. Amount chargeable against such property	2,945 02
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by
J. R. ARMSTRONG,
President.
C. A. DOUGLAS,
Sec.-Treasurer.

Before
W. D. HOGG,
A Commissioner, &c.
OTTAWA, 11th February, 1897

STATEMENT of the Affairs of the Metropolitan Loan and Savings Company of Ottawa, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 22 VICT., CAP. 53, CON. STAT. OF U.C.

CAPITAL STOCK.

President—H. V. NOEL.
Vice-President—JOHN MATHER.

CAPITAL AUTHORIZED.....$320,000
CAPITAL SUBSCRIBED..... 320,000

Manager—C. R. CUNNINGMAH.
Head Office—Ottawa.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($320,000), upon which has been paid	310,560 00	
3. Accumulating stock	31 93	
4. Reserve fund	30,000 00	
5. Dividends declared and unpaid	7,764 79	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	5,202 13	
Liabilities to stockholders		353,558 85
8. Deposits	24,481 84	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.		
Liabilities to the public		24,481 84
Total liabilities		378,040 69

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	243,958 88	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	5,657 28	
9. Otherwise secured (description specified), viz.:		
Total		249,616 16
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies stock		
16. Office furniture and fixtures	460 00	
17. Cash on hand		
18. Cash in bank	9,327 84	
19. Office premises	20,590 00	
20. Loans secured on real estate held for sale	98,046 69	
21. Other property (description specified) present cash value		
Total property owned		128,424 53
Total assets		378,040 69

1. Date of company or society's establishment—August, 1870	
2. Dividend declared during the year, 5½ per cent and amount	17,082 53
3. Amount loaned during the year	44,152 15
4. Amount received from borrowers during the year	44,946 90
5. Amount received from depositors during the year	25,257 51
6. Amount repaid to depositors during the year	34,104 21
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	
Debenture stock	
Deposits, 3½ per cent	
14. Total amount of interest paid and accrued during the year	907 82
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,971 47
16. Estimated value of real estate under mortgage	297,000 00
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	3,449 00
19. Amount invested and secured by mortgage deeds	240,509 88
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1.	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	1,200 00
22. Value of mortgaged property held for sale	105,000 00
23. Amount chargeable against such property	98,046 69
24. Present cash value of investments on mortgages and other securities	386,597 56
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 to 7 per cent	
26. Estimated average rate mortgages or other securities respectively yield—6½ per cent	
27. Estimated average rate current during the year—6¼ per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 and 7 per cent	

Attested by

C. R. CUNNINGHAM,
Secretary-Treasurer.
JAMES LINDSAY,
Auditor.

Before
JOHN HENDERSON,
J.P.

OTTAWA, 5th March, 1897.

STATEMENT of the Affairs of the Frontenac Loan and Investment Society, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CONSOLIDATED STATUTES, U. C., CHAP. 53.

CAPITAL STOCK.

President—Sir R. J. CARTWRIGHT, K.C.M.G.
Vice-President—R. VASHON ROGERS, Q.C., LL.D.

CAPITAL AUTHORIZED..... Unlimited.
CAPITAL SUBSCRIBED..... $200,000.

Manager—THOMAS BRIGGS.
Head Office—Kingston, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	200,000 00	
2. Capital stock subscribed ($.....), upon which has been paid		
3. Accumulating stock		
4. Reserve fund	30,000 00	
5. Dividends declared and unpaid	5,125 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	6,780 05	
Liabilities to stockholders		241,905 05
8. Deposits	258,084 71	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Solicitor's fees	64 22	
Liabilities to the public		258,148 93
Total liabilities		500,053 98

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		353,146 21	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		34,886 45	
9. Otherwise secured (description specified), viz: On debentures		870 75	
Total			388,903 41
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities—present cash value			
15. Loan companies debentures		16,000 00	
16. Office furniture and fixtures		192 09	
17. Cash on hand		667 29	
18. Cash in bank		7,511 11	
19. Office premises		4,333 86	
20. Loans secured on real estate held for sale		38,883 15	
21. Other property (description specified), present cash value:—			
Agents at Winnipeg	$ 36 27		
Loan company stock	11,633 20		
Real estate absolutely foreclosed	19,128 69	43,563 07	
Real estate otherwise acquired	12,764 91		
Total property owned			111,150 57
Total assets			500,053 98

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th Dec., 1863	.....
2. Dividend declared during the year, 5 per cent and amount	10,000 00
3. Amount loaned during the year	35,487 24
4. Amount received from borrowers during the year	44,454 29
5. Amount received from depositors during the year	346,547 11
6. Amount repaid to depositors during the year	363,726 58
7. Amount borrowed for purposes of investment	258,084 71
8. Securities given for such amount—The assets of the society	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, 3·55 per cent approximately	.....
14. Total amount of interest paid and accrued during the year	8,943 33
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,825 04
16. Estimated value of real estate under mortgage, approximately	600,000 00

17. Amount overdue and in default of mortgages	$ 64,595 99	51,667 10
Deduct amount overdue by consent	12,928 89	
18. Amount of mortgages payable by instalments, at the option of the borrower		392,029 36
19. Amount invested and secured by mortgage deeds		392,029 36
20. Number of mortgages upon which compulsory proceedings have been taken during the past year—None		.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		.....
22. Value of mortgaged property held for sale, approximately		37,000 00
23. Amount chargeable against such property		38,883 15
24. Present cash value of investments on mortgages and other securities		491,647 22
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate which each loan bears		.....
26. Estimated average rate mortgages or other securities respectively yield, 5·30 per cent		.....
27. Estimated average rate current during the year, 5·83 per cent		.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 6·49 per cent		.....

Attested by
R. VASHON ROGERS,
Vice-President
THOMAS BRIGGS,
Manager.

Before
J. SIMPSON,
J. P.

KINGSTON, 27th February, 1897.

STATEMENT of the Affairs of the Ontario Building and Savings Society of Kingston, on the 31st December, 1896

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE CONSOLIDATED STATUTES, UPPER CANADA, CHAPTER 53.

CAPITAL STOCK.

President—C. V. PRICE.

CAPITAL AUTHORIZED..... $ 250,000
CAPITAL SUBSCRIBED..... 250,000

Manager—JAMES MCARTHUR.
Head Office—Kingston.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	250,000 00	
2. Capital stock subscribed (...) upon which has been paid	...	
3. Accumulating stock	...	
4. Reserve fund	...	
5. Dividends declared and unpaid	6,373 75	
6. Profits on accumulating stock	...	
7. Contingent fund and unappropriated profits	15,506 57	
Liabilities to stockholders	...	271,880 32
8. Deposits	218,549 25	
9. Debentures payable in Canada	...	
10. Debentures payable elsewhere	...	
11. Debenture stock	...	
12. Interest on deposits, debentures and debenture stock	...	
13. Owing to banks	...	
14. Other liabilities (description specified), viz. :—	...	
Peter Johnstone, agent 31 19		
B. M. Britton, solicitor 11 50	42 69	
Liabilities to the public	...	218,591 94
Total liabilities	...	490,472 26

Assets.	$ cts.	$ cts
A. Current loans secured on—		
1. Real estate	317,694 55	
2. Dominion securities	...	
3. Provincial securities	...	
4. County or city securities	...	
5. Township, town or village securities	...	
6. School section securities	...	
7. Loan companies debentures	...	
8. Loans to shareholders on their stock	18,048 76	
9. Otherwise secured (description specified) viz:		
Other debentures $14,162 66		
" " 21,000 00	35,480 43	
Interest accrued thereon 317 77		
Total	...	371,223 74
B. Property owned—		
10. Dominion securities—present cash value	...	
11. Provincial do do	...	
12. County or city do do	26,950 14	
13. Township, town or village securities—present cash value	150 00	
14. School section securities—present cash value	...	
15. Loan companies—Special deposits in	12,259 59	
16. Office furniture and fixtures	86 57	
17. Cash on hand	85 25	
18. Cash in bank	38,791 88	
19. Office premises	...	
20. Loans secured on real estate held for sale.	34,514 44	
21. Other property (description specified), present cash value :—		
Sundry book debts ..... $ 655 75		
Bank interest 82 95	6,410 65	
Real estate foreclosed 5,671 95		
Total property owned	...	119,248 52
Total assets	...	490,472 26

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—26th June, 1874	.....
2. Dividend declared during the year, 5 per cent and amount (2 of $2\frac{1}{2}$ per cent each)	12,500 00
3. Amount loaned during the year	63,877 84
4. Amount received from borrowers during the year	99,002 92
5. Amount received from depositors during the year	284,247 76
6. Amount repaid to depositors during the year	292,546 52
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, — per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, $3\frac{1}{2}$ per cent mostly	.....
14. Total amount of interest paid and accrued during the year	7,911 88
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,505 31
16. Estimated value of real estate under mortgage	517,300 00
17. Amount overdue and in default of mortgages	105,205 17
18. Amount of mortgages payable by instalments	184,065 59
19. Amount invested and secured by mortgage deeds—assets 1 & 20.	352,208 99
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	2,012 44
22. Value of mortgaged property held for sale	24,300 00
23. Amount chargeable against such property	34,514 44
24. Present cash value of investments on mortgages and other securities	490,472 26
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Interest added when payments become due on amounts originally advanced or balances remaining due. Accrued interest added at end of year	.....
26. Estimated average rate mortgages or other securities respectively yield—about $5\frac{2}{3}$ per cent	.....
27. Estimated average rate current during the year—about $5\frac{2}{3}$ p. c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 7 per cent	.....

Attested by

JAMES McARTHUR.
Manager.

WILLIAM NEISH.
Auditor.

Before

J. B. WALKEM,
A Justice of the Peace.

KINGSTON, 23rd February, 1897.

STATEMENT of the Affairs of the Central Canada Loan and Savings Company of Ontario, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES, LETTERS PATENT ACT.

CAPITAL STOCK.

President—HON. GEO. A. COX.
Vice-President—RICHARD HALL, Esq.

CAPITAL AUTHORIZED..... $5,000,000
CAPITAL SUBSCRIBED..... 2,500,000

Manager—F. G. COX.
Head Office—Peterborough.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	937,500 00	
2. Capital stock subscribed ($1,562,500), upon which has been paid 20 per cent	312,500 00	
3. Accumulating stock	.....	
4. Reserve fund	335,000 00	
5. Dividends declared and unpaid	18,750 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	37,525 85	
Liabilities to stockholders	.....	1,641,275 85
8. Deposits	761,343 80	
9. Debentures payable in Canada	817,971 56	
10. Debentures payable elsewhere	2,106,884 56	
11. Debenture stock	.....	
12. Interest on deposits and debentures	43,577 31	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz. :—		
Amounts retained to pay encumbrances and for loans in progress.....$91,992 57		
Sundry accounts due by company... 1,898 70		
	93,891 27	
Liabilities to the public	.....	3,823,668 50

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate including interest due and accrued	2,135,159 71	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	76,000 00	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	362,600 00	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz. :—		
Loans secured on real estate held under power of sale....$ 16,772 64		
Loans on the collateral security of stocks, bonds and debentures other than above.. ... 208,750 45	225,523 09	
Total	.....	2,799,282 80
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	74,460 02	
12. County or city do do	100,800 00	
13. Township, town or village securities—present cash value	1,098 00	
14. School section securities—present cash value	700 00	
15. Loan companies debentures	.....	
16. Office furniture and fixtures—H. O. and branches	3,947 80	
17. Cash on hand	5,315 35	
18. Cash in bank	66,226 03	
19. Office premises including rents due and accrued	39,576 12	
20. Loans secured on real estate held for sale —(*See* No. 9)	.....	
21. Other property (description specified), present cash value—		

			Real estate absolutely foreclosed ..... $ 62,867 06 Stocks, bonds and debentures other than above including dividends and interest accrued ..... 2,310,195 10 Sundry accounts due company 476 07	2,373,538 23	
			Total property owned.	.....	2,665,661 55
Total liabilities.....	.....	5,464,944 35	Total assets.	.....	5,464,944 35

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st April, 1884....	.....	16. Estimated value of real estate under mortgage.....	4,010,688 00
2. Dividend declared during the year, 6 per cent and amount.....	75,000 00	17. Amount overdue and in default of mortgages	55,013 65
3. Amount loaned during the year	743,454 86	18. Amount of mortgages payable by instalments.....	24,110 05
4. Amount received from borrowers during the year.....	1,353,159 82	19. Amount invested and secured by mortgage deeds.....	2,038,216 69
5. Amount received from depositors during the year...	1,489,705 84	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 10	.....
6. Amount repaid to depositors during the year.....	1,472,446 21	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	28,753 80
7. Amount borrowed for purposes of investment.....	3,729,777 23	22. Value of mortgaged property held for sale	17,000 00
8. Securities given for such amount—Debentures, deposit receipts and savings bank pass-books....	.....	23. Amount chargeable against such property.....	16,772 64
9. Debentures issued by the company during the year.....	596,755 12	24. Present cash value of investments on mortgages and other securities.....	5,464,944 35
10. Debentures repaid by the company during the year.....	593,448 35	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates they bear	.....
11. Debentures of the company which will mature within one year.	658,577 06	26. Estimated average rate mortgages or other securities respectively yield—6·05 per cent.....	.....
12. Rate of interest borne by outstanding debentures—4, 4¼, 4½ and 5 per cent....	.....	27. Estimated average rate current during the year—6·25 p.c.....	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 10 per cent.....	.....
Debentures—4·22 per cent.....	.....		
Debenture stock— per cent.....	.....		
Deposits—4 per cent	.....		
14. Total amount of interest paid and accrued during the year.....	147,616 22		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	31,535 79		

Attested by

F. G. COX,
Manager.

E. R. WOOD,
Secretary.

Before

E. T. MALONE,
A Notary Public.

TORONTO, 22nd April, 1897.

STATEMENT of the Affairs of the Toronto Savings and Loan Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES' LETTERS PATENT ACT.

CAPITAL STOCK.

President—Hon. GEO. A. COX.
Vice-President—R. HALL & A. A. COX.

CAPITAL AUTHORIZED ..... $ 2,000,000
CAPITAL SUBSCRIBED 1,000,000

Manager—W. G. MORROW.
Head Office—Peterborough, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed ($500,000), upon which has been paid	100,000 00	
3. Accumulating stock		
4. Reserve fund	105,000 00	
5. Dividends declared and unpaid	18,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,457 21	
Liabilities to stockholders		726,457 21
8. Deposits	151,548 92	
9. Debentures payable in Canada	645,113 89	
10. Debentures payable elsewhere	8,273 33	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	13,493 66	
13. Owing to banks		
14. Other liabilities (description specified), viz:— Sundry accts due by company	1,472 49	
Liabilities to the public		819,902 29
Total liabilities		1,546,359 50

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		28,425 53	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock			
9. Otherwise secured (description specified) viz.			
Total			28,425 53
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures			
17. Cash on hand		1,413 50	
18. Cash in bank		21,372 05	
19. Office premises			
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value—			
Real estate owned by company, includ. rents, due and accrued	$589,664 52		
Stocks and bonds other than above and accrued dividends	902,980 60		
Sundry acounts due to Co'y	2,503 30		
		1,495,148 42	
Total property owned			1,517,933 97
Total assets			1,546,359 50

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th June, 1885	.....
2. Dividend declared during the year, 6 per cent and amount	36,000 00
3. Amount loaned during the year	27,650 00
4. Amount received from borrowers during the year	.....
5. Amount received from depositors during the year	146,630 11
6. Amount repaid to depositors during the year	135,455 73
7. Amount borrowed for purposes of investment	804,936 14
8. Securities given for such amount, company's debentures pass-books and dep. receipts	.....
9. Debentures issued by the company during the year	8,700 00
10. Debentures repaid by the company during the year	76,483 96
11. Debentures of the company which will mature within one year	16,500 00
12. Rate of interest borne by outstanding debentures—4·47 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·47 per cent	.....
Debenture stock— per cent	.....
Deposits—4 per cent	.....
14. Total amount of interest paid and accrued during the year	36,395 80
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,607 50
16. Estimated value of real estate under mortgage	61,900 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	27,650 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	1,546,359 50
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—5·97 per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 per cent	.....

Attested by

RICHARD HALL,
Vice-President.

W. G. MORROW,
Manager.

Before

W. B. JOHNSTON,
A Commissioner, &c.

TORONTO, 25th February. 1897.

STATEMENT of the Affairs of the Owen Sound Building and Savings Society, on the 31st October, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, SECTION 83 ET SEQ. R. S. O., 1887.

CAPITAL STOCK.

President—GEO. INGLIS.
Vice-President—JOHN HARRISON.

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED..... 117,000

Manager—ALFRED J. SPENCER.
Head Office—Owen Sound.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($.....) upon which has been paid		
3. Accumulating stock	47,467 71	
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock	14,252 00	
7. Contingent fund and unappropriated profits.....$2,254 44		
Interest paid in advance..... 43 06		
	2,297 50	
Liabilities to stockholders		64,017 21
8. Deposits	10,849 57	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	369 26	
13. Owing to banks		
14. Other liabilities (description specified), viz :— Interest paid in advance	4 00	
Liabilities to the public		11,222 83
Total liabilities		75,240 04

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	61,598 40	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	5,105 60	
9. Otherwise secured (description specified) viz. :— Interest due and accrued on loans	3,679 45	
Total		70,383 45
B. Property owned—		
10. Dominion securities – present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	563 87	
18. Cash in bank	424 90	
19. Office premises		
20. Loans secured on real estate held for sale	2,746 35	
21. Other property (description specified), present cash value :— Fines.....$ 35 07; Real estate..... 1,086 40	1,121 47	
Total property owned		4,856 59
Total assets		75,240 04

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—April, 1889	.....
2. Dividend declared during the year—8 per cent and amount	3,906 42
3. Amount loaned during the year	13,384 84
4. Amount received from borrowers during the year	11,359 42
5. Amount received from depositors during the year	7,295 00
6. Amount repaid to depositors during the year	6,180 65
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits - $4\frac{1}{4}$ per cent	.....
14. Total amount of interest paid and accrued during the year	665 91
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	828 26
16. Estimated value of real estate under mortgage—No estimate	.....
17. Amount overdue and in default of mortgages—Not ascertained	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	64,344 75
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	400 00
22. Value of mortgaged property held for sale	2,746 35
23. Amount chargeable against such property	2,746 35
24. Present cash value of investments on mortgages and other securities	73,129 80
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—7·89 per cent	.....
27. Estimated average rate current during the year—6·66 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—No estimate	.....

Attested by

GEO. INGLIS,
President.

ALFRED J. SPENCER,
Manager.

Before
THOMAS GORDON,
A Commissioner &c., Co. Grey.

OWEN SOUND, 26th February, 1897.

STATEMENT of the Affairs of the Owen Sound Grey & Bruce Loan and Savings Co., on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, R. S. O., 1887.

CAPITAL STOCK.

President—S. J. PARKER, Esq.
Vice-President—ROBT. MCKNIGHT, Esq.

CAPITAL AUTHORIZED. ..... $ 500,000
CAPITAL SUBSCRIBED..... 436,900

Manager—WM. P. TELFORD.
Head Office—Owen Sound, Ont.

Liabilities.	$ cts.	$ cts
1. Capital stock fully paid up	122,300 00	
2. Capital stock subscribed ($) upon which has been paid	69,395 00	
3. Accumulating stock		
4. Reserve fund	6,000 00	
5. Dividends declared and unpaid	5,720 22	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	465 32	
Liabilities to stockholders		203,880 54
8. Deposits	42,426 39	
9. Debentures payable in Canada	109,500 00	
10. Debentures payable elsewhere		
11. Debentures stock		
12. Interest on deposits, debentures and debenture stock	3,135 24	
13. Owing to banks		
14. Other liabilities (description specified), viz:— Due on loans in progress of completion and interest accrued on mortgages held by other corporations waiting maturity $7,136 62; 2nd and 3rd instalment of income tax due March 1st and June 1st 160 00	7,296 62	
Liabilities to the public		162,358 25
Total liabilities		366,238 79

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	354,490 43	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shereholders on their stock		
9. Otherwise secured (description specified), viz:		
Total		354,490 43
B. Property owned—		
10. Dominion securities—pesent cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	27 50	
17. Cash on hand	275 21	
18. Cash in bank	10,850 65	
19. Office premises		
20. Loans secured on real estate held for sale	530 00	
21. Other property (description specified), present each value— Books	65 00	
Total property owned		11,748 36
Total assets		366,238 79

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th April, 1889.	.....
2. Dividend declared during the year—6 per cent and amount..	11,241 73
3. Amount loaned during the year	39,690 00
4. Amount received from borrowers during the year	40,410 36
5. Amount received from depositors during the year	97,376 32
6. Amount repaid to depositors during the year	105,004 15
7 Amount borrowed for purposes of investment	151,926 39
8. Securities given for such amount debentures—Deposit receipts and pass books	.....
9. Debentures issued by the company during the year	66,500 00
10. Debentures repaid by the company during the year	46,330 00
11. Debentures of the company which will mature within one year.	12,300 00
12. Rate of interest borne by outstanding debentures—$4\frac{1}{2}$, $4\frac{3}{4}$ and 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4·829 per cent	.....
Debenture stock, per cent	.....
Deposits, 4·31 per cent	.....
14. Total amount of interest paid and accrued during the year on debentures and deposits	9,026 46
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,637 46
16. Estimated value of real estate under mortgage	465,000 00
17 Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments—All straight loans	.....
19. Amount invested and secured by mortgage deeds	355,020 43
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	530 00
23. Amount chargeable against such property	530 00
24. Present cash value of investments on mortgages and other securities	355,020 43
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not discounted	.....
26. Estimated average rate mortgages or other securities respectively yield—6·28 per cent	.....
27 Estimated average rate current during the year—6·066 p. c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield 6 to 7 per cent	.....

Attested by

STEPHEN J. PARKER,
President.

WILLIAM P. TELFORD,
Manager.

Before

J. W. FROST,
A Commissioner, &c.

OWEN SOUND, 26th February, 1897.

STATEMENT of the Affairs of the British Mortgage Loan Company of Ontario, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES BY LETTERS PATENT ACT.

CAPITAL STOCK.

President—The Hon. THOMAS BALLANTYNE.
Vice-President—SAMUEL STREET FULLER.

CAPITAL AUTHORIZED.....$5,000,000
CAPITAL SUBSCRIBED..... 450,000

Manager—WILLIAM BUCKINGHAM.
Head Office—Stratford.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	161,800 00	
2. Capital stock subscribed ($288,200), upon which has been paid	152,994 25	
3. Accumulating stock	.....	
4. Reserve fund	90,000 00	
5. Dividends declared and unpaid	11,017 59	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	295 59	
Liabilities to stockholders	.....	416,107 43
8. Deposits	500,869 72	
9. Debentures payable in Canada	63,709 50	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits and debentures	21,006 61	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz:—		
Liabilities to the public	.....	585,585 83
Total liabilities	.....	1,001,693 26

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	955,976 00	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5 Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	4,870 00	
9. Otherwise secured (description specified), viz:	.....	
Total	.....	960,846 00
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14 School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	.....	
18. Cash in bank	7,747 26	
19 Office premises	11,000 00	
20. Loans secured on real estate held for sale	22,100 00	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	40,847 26
Total assets	.....	1,001,693 26

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—October, 1877	.....
2. Dividend declared during the year—7 per cent and amount	22,034 50
3. Amount loaned during the year	241,525 36
4. Amount received from borrowers during the year	283,199 58
5. Amount received from depositors during the year	523,106 98
6. Amount repaid to depositors during the year	532,340 01
7. Amount borrowed for purposes of investment	585,585 83
8. Securities given for such amount—The assets of the company	.....
9. Debentures issued by the company during the year	66,168 95
10. Debentures repaid by the company during the year	35,000 00
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures—$4\frac{1}{2}$ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—$4\frac{1}{2}$ per cent	.....
Deposits—$3\frac{1}{2}$ per cent	.....
14. Total amount of interest paid and accrued during the year	21,006 61
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,642 32
16. Estimated value of real estate under mortgage	1,955,100 00
17. Amount overdue and in default of mortgages	18,525 00
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	978,076 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	16,350 00
22. Value of mortgaged property held for sale	22,100 00
23. Amount chargeable against such property	22,100 00
24 Present cash value of investments on mortgages and other securities	982,946 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—At the rates they respectively bear	.....
26. Estimated average rate mortgages or other securities respectively yield—$5\frac{85}{100}$ per cent	.....
27. Estimated average rate current during the year about $5\frac{3}{4}$ per cent	.....
28 Estimated average rate mortgages or other securities were originally calculated to yield $5\frac{85}{100}$ per cent	.....

Attested by
THOMAS BALLANTYNE,
President.
WILLIAM BUCKINGHAM,
Manager.

Before
JOHN BROWN,
J. P., Co. Perth.

STRATFORD, 15th February, 1897.

STATEMENT of the Affairs of the Stratford Building and Savings Society, on the 30th September, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, R. S. O.

CAPITAL STOCK.

President—M. F. GOODWIN.
1st Vice-President—CHARLES PACKERT.
2nd " " H. G. HOPKIRK.

CAPITAL AUTHORIZED.....Unlimited
CAPITAL SUBSCRIBED.....$186,300

Manager—D. B. BURRITT.
Head Office—Stratford, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	11,000 00	
2. Capital stock subscribed ($186,300) upon which has been paid (1, 3 and A)		
3. Accumulating stock	45,096 63	
A permanent stock	40 30	
4. Reserve fund		
5. Dividends declared and unpaid	394 65	
6. Profits on accumulating stock	7,611 11	
7. Contingent fund and unappropriated profits	1,948 19	
Liabilities to stockholders		66,090 88
8. Deposits	5,415 00	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	29 39	
13. Owing to banks	3,000 00	
4. Other liabilities (description specified), viz:— Petty accounts	75 00	
Liabilities to the public		8,519 39
Total liabilities		74,610 27

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	68,368 80	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	5,084 00	
9. Otherwise secured (description specified), viz		
Total		73,452 80
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	186 85	
17. Cash on hand	219 01	
18. Cash in bank	19 48	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value— Accrued interest and fines, books, stationery, &c. 732 13		
Total property owned		1,157 47
Total assets		74,610 27

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Aug., 22nd, 1889	.....
2. Dividend declared during the year, 5 and 6 per cent and amount	2,993 30
3. Amount loaned during the year	22,799 00
4. Amount received from borrowers during the year	7,865 00
5. Amount received from depositors during the year	6,246 00
6. Amount repaid to depositors during the year	831 00
7. Amount borrowed for purposes of investment	3,000 00
8. Securities given for such amount personal bond of directors	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock "	.....
Deposits, 3½ "	.....
14. Total amount of interest paid and accrued during the year	557 45
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	597 16
16. Estimated value of real estate under mortgage	102,500 00
17. Amount overdue and in default of mortgages	825 00
18. Amount of mortgages payable by instalments	62,315 00
19. Amount invested and secured by mortgage deeds	68,368 80
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	1,000 00
22. Value of mortgaged property held for sale	1,200 00
23. Amount chargeable against such property	825 00
24. Present cash value of investments on mortgages and other securities	73,452 80
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 and 7⅕ per cent	.....
26. Estimated average rate mortgages or other securities respectively yield—7½ per cent	.....
27. Estimated average rate current during the year—7½ p. c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—7½ per cent	.....

Attested by

D. B. BURRITT,

Manager.

J. RUSSELL STUART,

Auditor.

Before

J. P. MABEE,

A Commissioner, &c.

STRATFORD, 6th February, 1897.

STATEMENT of the Affairs of the Ontario Permanent Building and Loan Association, on the 30th November, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, R. S. O., 1887, ON THE PERMANENT PLAN.

CAPITAL STOCK.

President—DR. A. B. WELFORD.
Vice-Presidents—W. J. MILLICAN AND GEO. COLBECK.

CAPITAL AUTHORIZED $5,000,000
CAPITAL SUBSCRIBED 1,640,100

Manager—R. W. BALL.
Head Office—Woodstock, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	27,900 00	
2. Capital stock subscribed ($.....), upon which has been paid		
3. Accumulating stock	207,841 78	
4. Reserve fund		
5. Dividends declared and unpaid, ($1,918.50, less exp. por., $213)	1,705 50	
6. Profits on accumulating stock	16,093 92	
7. Contingent fund and unappropriated profits	393 88	
Liabilities to stockholders		253,935 08
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13 Owing to banks		
14. Other liabilities (description specified), viz.:—		
Amount due borrowers (progressive loans) $ 6,707 86		
Amount due The Imperial Trusts Company 20,254 93	26,962 78	
Liabilities to the public		26,962 78
Total liabilities		280,897 86

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	273,500 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	690 00	
9. Otherwise secured (description specified,) viz.		
Total		274,190 00
B. Property owned—		
10. Dominion securities—present cash value		
11 Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank		
19. Office premises		
20 Loans secured on real estate held for sale		
21. Other property (description specified), present cash value :— Imperial Trusts Co'y (held in trust) —due borrowers as per contra	6,707 86	
Total property owned		6,707 86
Total assets		280,897 86

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—September 15, 1892—Commenced business, 1st December, 1892	.....
2. Dividend declared during the year—8 per cent and amount	1,705 50
3. Amount loaned during the year on real estate	154,600 00
4. Amount received from borrowers during the year	17,791 65
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits - per cent	.....
14. Total amount of interest paid and accrued during the year, on Class "C" stock { Accrued..$10,393 26; Paid..... 5,097 00 }	15,490 26
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers—Provided for by separate fund	6,837 25
16. Estimated value of real estate under mortgage	575,677 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	273,500 00
19. Amount invested and secured by mortgage deeds in Ontario	273,500 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—10·80—6 per cent interest and $4\frac{4}{5}$ per cent premium	.....
27. Estimated average rate current during the year—10·80—6 per cent interest and $4\frac{4}{5}$ per cent premium	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—10·80—6 per cent interest and $4\frac{4}{5}$ per cent premium	.....

Attested by

A B. WELFORD,
President.

R. W. BALL,
General Manager.

Before

A. R. McCLENEGHAN, *J.P.*

WOODSTOCK, 24th February, 1897.

STATEMENT of the Affairs of the Oxford Permanent Loan and Savings Society, on the 31st December, 1896.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE ACT RESPECTING BUILDING SOCIETIES.

CAPITAL STOCK.

President—WILLIAM GREY.
Vice-Presidents—U. P. BROWN.

CAPITAL AUTHORIZED $270,000
CAPITAL SUBSCRIBED $243,000

Manager—MALCOLM DOUGLAS.
Head Office—Woodstock.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	232,450 00	
2. Capital stock subscribed ($10,850) upon which has been paid	2,289 46	
3. Accumulating stock		
4. Reserve fund	23,000 00	
5. Dividends declared and unpaid	7,146 65	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	500 00	
Liabilities to stockholders		265,386 11
8. Deposits	199,594 94	
9. Debentures payable in Canada	48,657 01	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits and debentures	9,917 80	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Sundry accounts	300 00	
Liabilities to the public		258,469 75
Total liabilities		523,855 86

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	484,942 11	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	8,069 99	
9. Otherwise secured (description specified), viz.		
Total		493,012 10
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies' debentures		
16. Office furniture and fixtures	158 76	
17. Cash on hand	1,565 19	
18. Cash in bank	5,230 79	
19. Office premises	7,500 00	
20. Loans secured on real estate held for sale	15,933 25	
21. Other property (description specified), present cash value:—		
Rents $365 63; Sundries 90 14	455 77	
Total property owned		30,843 76
Total assets		523,855 86

1. Date of company or society's establishment—1865	.....
2. Dividend declared during the year, 6 per cent and amount.	14,084 15
3. Amount loaned during the year	81,921 24
4. Amount received from borrowers during the year	57,087 37
5. Amount received from depositors during the year	279,553 20
6. Amount repaid to depositors during the year	256,285 41
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	9,000 00
10. Debentures repaid by the company during the year	1,600 00
11. Debentures of the company which will mature within one year.	6,100 00
12. Rate of interest borne by outstanding debentures—4½ and 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4·64 per cent	.....
Debenture stock	.....
Deposits, 4 per cent	.....
14. Total amount of interest paid and accrued during the year	10,968 38
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,739 65

16. Estimated value of real estate under mortgage	873,610 00
17. Amount overdue and in default of mortgages	29,319 63
18. Amount of mortgages payable by instalments	17,847 93
19 Amount invested and secured by mortgage deeds	493,012 10
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	8,680 48
22. Value of mortgaged property held for sale	15,933 25
23. Amount chargeable against such property	15,933 25
24. Present cash value of investments on mortgages and other securities	523,855 86
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—At the same rate which the respective mortgages bear	.....
26. Estimated average rate mortgages or other securities respectively yield—6·13 per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—7½ to 5½ per cent	.....

Attested by

MALCOM DOUGLAS,
Managing Director.

CHARLES L. BEAM,
Secretary Treasurer.

Before
WILLIAM GREY,
J. P.

WOODSTOCK, 26th February, 1897.

STATEMENT of the Affairs of the Barrie Loan and Savings Company (Limited(, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE CANADA JOINT STOCK COMPANIES ACTS, 1877.

CAPITAL STOCK.

President—N. DYMENT.
Vice-President—J. McL. STEVENSON.

CAPITAL AUTHORIZED.....$250,000
CAPITAL SUBSCRIBED..... 250,000

Manager—R. LAIDLAW.
Head Office—Barrie.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	117,500 00	
2. Capital subscribed ($), upon which has been paid		
3. Accumulating stock		
4. Reserve fund	10,000 00	
5. Dividends declared and unpaid	3,525 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,534 70	
Liabilities to stockholders		134,559 70
8. Deposits	38,921 00	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz		
Liabilities to the public		38,921 00
Total liabilities		173,480 70

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1 Real estate	172,133 99	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5, Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz		
Total		172,133 99
B. Property owned—		
10, Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	554 95	
18. Cash in banks	791 76	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		1,346 71
Total assets		173,480 70

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—April 14th, 1881	.....
2. Dividend declared during the year— per cent and amount	7,050 00
3. Amount loaned during the year	22,599 46
4. Amount received from borrowers during the year	30,745 67
5. Amount received from depositors during the year	39,325 07
6. Amount repaid to depositors during the year	29,023 91
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	10,000 00
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures—5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 5 per cent	433 56
Debenture stock, per cent	.....
Deposits, 4 per cent	1,486 46
14. Total amount of interest paid and accrued during the year	1,920 02
15. Expenses during the year, including commission agency and all other expenses at head office and elsewhere, not directly chargeable to or on account of borrowers	876 31
16. Estimated value of real estate under mortgage	344,740 00
17. Amount overdue and in default of mortgages	1,328 14
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	172,133 99
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	4,521 65
22. Value of mortgaged property held for sale	5,513 51
23. Amount chargeable against such property	5,513 51
24. Present cash value of investments on mortgages and other securities	172,133 99
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—6½ per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—Same as they bear	.....

Attested by

NATHANIEL DYMENT,
President.

ROBERT LAIDLAW,
Manager.

Before
F. A. GOTH,
A Commissioner, H. C., J., &c.
BARRIE, 4th March, 1897.

STATEMENT of the Affairs of the Hastings Loan and Investment Society, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—Sir MACKENZIE BOWELL, K.C.M.G.
Vice-President—REV. A CAMPBELL.

CAPITAL AUTHORIZED $250,000
CAPITAL SUBSCRIBED 225,000

Manager—J. P. C. PHILLIPS.
Head Office—Belleville.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($225,000) upon which has been paid	218,624 44	
3. Accumulating stock		
4. Reserve fund	21,000 00	
5. Dividends declared and unpaid	6,551 81	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	6,010 95	
Liabilities to stockholders		252,187 20
8. Deposits	129,585 78	
9. Debentures payable in Canada	35,000 00	
10. Debentures payable elsewhere, (£10,000 stg.)	48,666 67	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock, included above		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Liabilities to the public		213,252 45
Total liabilities		465,439 65

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	456,522 97	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	100 00	
9. Otherwise secured (description specified), viz:		
Total		456,622 97
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	1,194 30	
17. Cash on hand	328 63	
18. Cash in bank	7,278 75	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value, viz:—		
Note	15 00	
Total property owned		8,816 68
Total assets		465,439 65

MISCELLANEOUS STATEMENTS.

10	1. Date of company or society's establishment—January, 1876	.....	
	2. Dividend declared during the year, 6 per cent and amount	13,093 04	
	3. Amount loaned during the year	51,936 23	
	4. Amount received from borrowers during the year	69,563 23	
	5. Amount received from depositors during the year	99,201 78	
	6. Amount repaid to depositors during the year	119,615 41	
	7. Amount borrowed for purposes of investment	213,252 45	
	8. Securities given for such amount—Debentures and pass-books	.....	
	9. Debentures issued by the company during the year	35,000 00	
	10. Debentures repaid by the company during the year	.....	
	11. Debentures of the company which will mature within one year	.....	
	12. Rate of interest borne by outstanding debentures, per cent	.....	
	13. Average rate of interest paid for money borrowed—		
	Debentures, 5 per cent on $48,666 67	.....	
	Debentures, 4½ per cent on $35,000 00	.....	
	Debenture stock— per cent	.....	
	Deposits—3½ per cent	.....	
	14. Total amount of interest paid and accrued during the year	9,011 30	
	15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,976 48	
	16. Estimated value of real estate under mortgage		823,785 00
	17. Amount overdue and in default of mortgages		63,673 38
	18. Amount of mortgages payable by instalments—All straight loans		.....
	19. Amount invested and secured by mortgage deeds		456,522 97
	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	1	.....
	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		1,877 99
	22. Value of mortgaged property held for sale		63,673 38
	23. Amount chargeable against such property		63,673 38
	24. Present cash value of investments on mortgages and other securities		456,622 97
	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rate as they bear		.....
	26. Estimated average rate mortgages or other securities respectively yield—6⅝ per cent		.....
	27. Estimated average rate current during the year—6 per cent		.....
	28. Estimated average rate mortgages or other securities were originally calculated to yield		.....

Attested by

J. P. C. PHILLIPS,
Manager.

A. E. BIGNELL,
Auditor.

Before

J. E. DESMOND,
A Com. & Notary Public.

BELLEVILLE, 8th March, 1897.

STATEMENT of the Affairs of the Royal Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, R.S.O.

CAPITAL STOCK.

President—WM. WATT, Sr.
Vice-President—WM. BUCK.

CAPITAL AUTHORIZED.....$500,000
CAPITAL SUBSCRIBED..... 500,000

Manager—R. S. SCHELL.
Head Office—Brantford, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed ($.....) upon which has been paid	.....	
3. Accumulating stock	.....	
4. Reserve fund	100,000 00	
5. Dividends declared and unpaid	15,000 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	7,662 17	
Liabilities to stockholders	.....	622,662 17
8. Deposits	282,724 65	
9. Debentures payable in Canada	429,861 24	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	6,770 97	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:	.....	
Liabilities to the public	.....	719,356 86
Total liabilities	.....	1,342,019 03

Assets	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,105,594 04	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	5,588 77	
9. Otherwise secured (description specified) viz.:	.....	
Total	.....	1,111,182 81
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	91,078 57	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	2,746 20	
18. Cash in bank	34,890 21	
19. Office premises	.....	
20. Loans secured on real estate held for sale	102,121 24	
21. Other property (description specified), present cash value :	.....	
Total property owned	.....	230,836 22
Total assets	.....	1,342,019 03

MISCELLANEOUS STATEME S.

1. Date of company or society's establishment—1st June, 1876..	.....
2. Dividend declared during the year—6 per cent and amount...	30,000 00
3. Amount loaned during the year	132,648 55
4. Amount received from borrowers during the year	194,853 00
5. Amount received from depositors during the year	460,475 85
6. Amount repaid to depositors during the year	491,636 94
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	100,185 89
10. Debentures repaid by the company during the year	63,340 67
11. Debentures of the company which will mature within one year	111,851 63
12. Rate of interest borne by outstanding debentures—4·267 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4 per cent	.....
Debenture stock	.....
Deposits—3·04 per cent	.....
14. Total amount of interest paid and accrued during the year..	27,378 63
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers—Including taxes $505.59	6,803 06
16. Estimated value of real estate under mortgage	1,775,000 00
17. Amount overdue and in default of mortgages	13,333 22
18. Amount of mortgages payable by instalments	964 86
19. Amount invested and secured by mortgage deeds	1,105,594 04
20. Number of mortgages upon which compulsory prooceedings have been taken during the past year 11	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	71,065 00
22. Value of mortgaged property held for sale	103,272 47
23. Amount chargeable against such property	102,121 24
24. Present cash value of investments on mortgages and other securities	1,304,382 62
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rate mortgage bears	.....
26. Estimated average rate mortgages or other securities respectively yield—5·629 per cent	.....
27. Estimated average rate current during the year—5·48 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 7 per cent..	.....

Attested by

R. S. SCHELL,
Manager.

A. K. BUNNELL,
Auditor.

Before

JAMES GRACE,
J. P. for Brant Co., Ont.

BRANTFORD, 23rd February, 1897.

STATEMENT of the Affairs of the Brockville Loan and Savings Company (Limited(, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., CHAP. 169.

CAPITAL STOCK.

President—W. H. COLE, Esq.
Vice-President—G. A. STARR, Esq.

CAPITAL AUTHORIZED.....$500,000
CAPITAL SUBSCRIBED..... 300,000

Manager—D. B. JONES, Esq.
Head Office - Brockville, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($300,000) upon which has been paid	153,230 00	
3. Accumulating stock		
4. Reserve fund	16,000 00	
5. Dividends declared and unpaid	4,596 90	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	2,275 02	
Liabilities to stockholders		176,101 92
8. Deposits	178,310 23	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	8,197 33	
13. Owing to banks	48,314 67	
14. Other liabilities (description specified), viz		
Liabilities to the public		234,822 23
Total liabilities		410,924 15

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	389,263 05	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities	200 00	
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	4,295 59	
9. Otherwise secured (description specified), viz :		
Total		393,758 64
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present caeh value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	321 00	
17. Cash on hand	344 51	
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale—Owned	16,500 00	
21. Other property (description specified), present cash value		
Total property owned		17,165 51
Total assets		410,924 15

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st July, 1885	
2. Dividend declared during the year—6 per cent and amount	8,843 56
3. Amount loaned during the year	76,849 50
4. Amount received from borrowers during the year	52,229 86
5. Amount received from depositors during the year	190,705 68
6. Amount repaid to depositors during the year	175,179 39
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures— per cent	
13. Average rate of interest paid for money borrowed—	
Debentures - per cent	
Debenture stock— per cent	
Deposits—4 per cent	
14. Total amount of interest paid and accrued during the year	8,197 33
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,989 49
16. Estimated value of real estate under mortgage	650,000 00
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	53,000 00
19. Amount invested and secured by mortgage deeds	405,763 05
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	4,258 80
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield—6½ per cent	
27. Estimated average rate current during the year—7 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—Rate drawn in mortgage	

Attested by

D. B. JONES,
Managing Director.

W. W. WOODS,
Secretary-Treasurer.

Before
A. H. FISHER,
A Commissioner, &c.

BROCKVILLE, 18th February, 1897.

STATEMENT of the Affairs of the Chatham Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF AN ACT RESPECTING BUILDING SOCIETIES, BEING CHAPTER 164 OF THE REVISED STATUTES OF ONTARIO.

CAPITAL STOCK.

President—ARCHIBALD BELL.
Vice-President—HUGH F. CUMMING.

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED..... 352,000

Manager - S. F. GARDINER.
Head Office—Chatam, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	225,751 21	
2. Capital stock subscribed ($352,000) upon which has been paid as above		
3. Accumulating stock		
4. Reserve fund	18,500 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		244,251 21
8. Deposits	233,682 53	
9. Debentures payable in Canada	15,432 95	
10 Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz:		
Liabilities to the public		249,115 48
Total liabilities		493,366 69

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	439,896 25	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz		
Total		439,896 25
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	398 08	
17. Cash on hand	2,198 77	
18. Cash in bank	2,434 28	
19. Office premises	10,600 00	
20. Loans secured on real estate held for sale	37,839 31	
21. Other property (description specified), present cash value		
Total property owned		53,470 44
Total assets		493,366 69

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—18th Sept , 1881..	.....
2. Dividend declared during the year—6 per cent and amount..	13,495 30
3. Amount loaned during the year.....	16,814 20
4. Amount received from borrowers during the year.....	68,037 98
5. Amount received from depositors during the year.....	388,116 90
6. Amount repaid to depositors during the year	416,136 02
7 Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	5,174 00
10. Debentures repaid by the company during the year.....	600 00
11. Debentures of the company which will mature within one year	4,000 00
12. Rate of interest borne by outstanding debentures—4½ per cent.....	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4½ per cent.....	.....
Debenture stock—	.....
Deposits 3·94 per cent.....	.....
14. Total amount of interest paid and accrued during the year..	9,628 19
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	4,196 58
16. Estimated value of real estate under mortgage.....	1,011,500 00
17. Amount overdue and in default of mortgages.....	11,032 05
18. Amount of mortgages payable by instalments.....	49,693 94
19. Amount invested and secured by mortgage deeds—Including accrued interest.....	439,896 25
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.. 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	7,937 93
22. Value of mortgaged property held for sale	37,839 31
23. Amount chargeable against such property.....	36,777 00
24. Present cash value of investments on mortgages and other securities.....	477,735 56
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value – The rate they bear.....	.....
26. Estimated average rate mortgages or other securities respectively yield—6 35 per cent.....	.....
27. Estimated average rate current during the year—6·22 p. c...	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6·35 per cent.....	.....

Attested by

ARCHIBALD BELL,
President.

SAMUEL F. GARDINER,
Secretary-Treasurer and Manager.

Before
JAMES GARDINER,
A Justice of the Peace for the County of Kent.

CHATHAM, 22nd February, 1897.

STATEMENT of the Affairs of the Huron and Bruce Loan and Investment Company, on the 31st December, 1896.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 164, STATUTES OF ONTARIO.

CAPITAL STOCK.

President—JOHN H. COLBORNE.
Vice-President—SAMUEL SLOANE.

CAPITAL AUTHORIZED.....$500,000
CAPITAL SUBSCRIBED..... 208,550

Manager—HORACE HORTON.
Head Office—Goderich, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	153,500 00	
2. Capital stock subscribed ($55,050), upon which has been paid	26,853 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	4,508 75	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,563 27	
Liabilities to stockholders		188,425 02
8. Deposits	80,835 96	
9 Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock—In No. 8		
13. Owing to banks	4,000 00	
14. Other liabilities (description specified), viz:		
Liabilities to the public		84,835 96
Total liabilities		273,260 98

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	247,437 50	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	5,555 00	
9. Otherwise secured (description specified), viz		
Total		252,992 50
B. Property owned—		
10. Dominion securities—present cash value		
11, Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	643 85	
17. Cash on hand	1,446 22	
18. Cash in bank	4,134 28	
19. Office premises		
20. Loans secured on real estate held for sale—Foreclosed	14,044 13	
21. Other property (description specified), present cash value		
Total property owned		20,268 48
Total assets		273,260 98

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, April 17th, 1885	.....
2. Dividend declared during the year, 5 per cent and amount...	9,017 30
3. Amount loaned during the year	4,991 95
4. Amount received from borrowers during the year	24,101 23
5. Amount received from depositors during the year	77,932 86
6. Amount repaid to depositors during the year	89,173 69
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock per cent	.....
Deposits, 4 per cent	.....
14. Total amount of interest paid and accrued during the year..	3,088 83
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,501 90
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	.....
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	8,200 00
22. Value of mortgaged property held for sale—Owing to depreciation, uncertain—Should be	20,000 00
23. Amount chargeable against such property	14,044 13
24. Present cash value of investments on mortgages and other securities	267,036 63
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield, 6 per cent	.....
27. Estimated average rate current during the year, 6 per cent.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 6½ per cent	.....

Attested by

HORACE HORTON,
Manager.

W. R. ROBERTSON,
Auditor.

Before
SAMUEL SLOANE,
A Justice of the Peace.

GODERICH, March, 1897.

STATEMENT of the Affairs of the Guelph and Ontario Investment and Savings Society, on the 31st December, 1896.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE ACT RESPECTING BUILDING SOCIETIES (R.S.O., CHAP. 164--1887.)

CAPITAL STOCK.

President—DAVID STIRTON.
Vice-President—ALEXANDER BAIN PETRIE.

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED..... 720,000

Manager—JOHN E. MCELDERRY.
Head Office—Guelph, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	348,350 00	
2. Capital stock subscribed ($370,000) upon which has been paid	74,000 00	
3. Accumulating stock	391 89	
4. Reserve fund	155,000 00	
5. Dividends declared and unpaid	16,909 67	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	19,025 91	
Liabilities to stockholders		613,677 47
8. Deposits	437,618 13	
9. Debentures payable in Canada	528,010 54	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	16,920 04	
13. Owing to banks		
14. Other liabilities (description specified), viz:		
Liabilities to the public		982,548 71
Total liabilities		1,596,226 18

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,474,296 10	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures	3,157 86	
8. Loans to shareholders on their stock	8,960 26	
9. Otherwise secured (description specified), viz:		
Total		1,486,414 22
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	1,057 92	
13. Township, town or village securities—present cash value	1,873 35	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	55,381 26	
19. Office premises		
20. Loans secured on real state held for sale	20,881 57	
21. Other property (description specified), present cash value		
Property absolutely foreclosed	30,617 86	
Total property owned		109,811 96
Total assets		1,596,226 18

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1876	.....
2. Dividend declared during the year—8 per cent and amount	33,819 34
3. Amount loaned during the year	281,047 58
4. Amount received from borrowers during the year	396,975 49
5. Amount received from depositors during the year	795,462 58
6. Amount repaid to depositors during the year	799,088 79
7. Amount borrowed for purposes of investment	965,628 67
8. Securities given for such amount—Debentures and deposit receipts—no special security	.....
9. Debentures issued by the company during the year	179,817 88
10. Debentures repaid by the company during the year	195,745 67
11. Debentures of the company which will mature within one year	196,381 52
12. Rate of interest borne by outstanding debentures, $3\frac{1}{2}$, 4, $4\frac{1}{4}$, $4\frac{1}{2}$ and 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·250 per cent	.....
Debenture stock	.....
Deposits—3·023 per cent	.....
14. Total amount of interest paid and accrued during the year	35,930 92
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,985 69
16. Estimated value of real estate under mortgage	2,754,535 11
17. Amount overdue and in default of mortgages	17,808 90
18. Amount of mortgages payable by instalments	252,684 17
19. Amount invested and secured by mortgage deeds	1,495,177 67
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 5	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	16,082 52
22. Value of mortgaged property held for sale	37,820 00
23. Amount chargeable against such property	51,499 43
24. Present cash value of investments on mortgages and other securities	1,510,227 06
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than the investments were calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5·864 per cent	.....
27. Estimated average rate current during the year—5·391 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5·864 per cent	.....

Attested by

J. E. McELDERRY,
Secretary-Treasurer.

J. W. KILGOUR,
Auditor.

Before

THOS. J. DAY,
Justice of the Peace.

GUELPH, 21st February, 1897.

STATEMENT of the Affairs of the Victoria Loan and Savings Company on the 1st October, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O. 1887, CAP. 169.

CAPITAL STOCK.

President—JOHN MAGWOOD.
Vice-President—W. H. CLARKE, M. D.

CAPITAL AUTHORIZED.....$299,000
CAPITAL SUBSCRIBED..... 100,500

Manager—JOHN MAGWOOD.
Head Office—Lindsay.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	28,100 00	
2. Capital stock subscribed ($72,400), upon which has been paid	13,006 65	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	1,004 40	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	2 53	
Liabilities to stockholders		42,113 58
8. Deposits	9,232 40	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, all interest credited 30th September		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		9,232 40
Total liabilities		51,345 98

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	47,248 10	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz:		
Total		47,248 10
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	261 20	
17. Cash on hand		
18. Cash in bank	3,836 68	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		4,097 88
Total assets		51,345 98

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment – Oct. 1st, 1895.	.....
2. Two dividends declared during the year—6 p. c. and amount	1,616 61
3. Amount loaned during the year	48,146 30
4. Amount received from borrowers during the year	2,897 43
5. Amount received from depositors during the year	11,549 27
6. Amount repaid to depositors during the year	2,385 12
7. Amount borrowed for purposes of investment	9,232 40
8. Securities given for such amount—Dep. Books and Mtgs. assigned to municipalities for sinking funds	.....
9 Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures	.....
Debenture stock	.....
Deposits, 4 per cent	.....
14. Total amount of interest paid and accrued during the year	68 25
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	358 34
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	30,567 77
19. Amount invested and secured by mortgage deeds	45,824 82
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	47,248 10
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—6·39 per cent	.....
27. Estimated average rate current during the year—6 39 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6·39 per cent	.....

Attested by

JOHN MAGWOOD,

Manager.

WILLIAM H. STEVENS,

Secretary.

Before

ROBT. JAS. MCLAUGHLIN,

A Notary Public.

LINDSAY, 2nd January, 1897.

STATEMENT of the Affairs of the Niagara Falls Building Savings and Loan Association, on the 30th September, 1896.

(As required to be furnished by the Department of Finance)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, REVISED STATUTES OF ONTARIO.

CAPITAL STOCK.

President—FRANK LE BLOND.
Vice-President—DUNCAN STEWART.

CAPITAL AUTHORIZED.....$260,000
CAPITAL SUBSCRIBED..... 143,520

Manager—EDITH EDMAND.
Head Office—Niagara Falls, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital fully paid up	2,470 00	
2. Capital stock subscribed ($141,050), upon which has been paid	22,111 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,111 00	
Liabilities to stockholders		25,692 00
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	3,046 00	
14. Other liabilities (description specified), viz:		
Liabilities to the public		3,046 00
Total liabilities		28,738 00

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	28,520 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan company debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz:		
Total		28,520 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	218 00	
17. Cash on hand		
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		218 00
Total assets		28,738 00

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st April, 1894	.....
2. Dividend declared during the year—8 per cent and amount	1,535 19
3. Amount loaned during the year	17,290 00
4. Amount received from borrowers during the year	3,942 85
5. Amount received from depositors during the year	.....
6. Amount repaid to depositors during the year	.....
7. Amount borrowed for purposes of investment	3,046 00
8. Securities given for such amount—Notes of hand	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debenture per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures per cent	.....
Debenture stock— per cent	.....
Deposits— per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	444 11
16. Estimated value of real estate under mortgage	50,650 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	28,520 00
19. Amount invested and secured by mortgage deeds	28,520 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregage amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities—all mortgages	28,520 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 per cent	.....

Attested by

FRANK LE BLOND,
President.

EDITH EDMAND,
Secretary.

Before

WM. E. WOODRUFF,
A Commissioner, &c.

NIAGARA FALLS, 26th February, 1897.

STATEMENT of the Affairs of the Ontario Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF GENERAL BUILDING SOCIETIES ACT AND AMENDMENTS THERETO.

CAPITAL STOCK.

President—W. F. COWAN.
Vice-President—W. F. ALLEN.

CAPITAL AUTHORIZED.....$300,000
CAPITAL SUBSCRIBED..... 300,000

Manager—T. H. MCMILLAN.
Head Office Oshawa, Ont.

Liabilities.	$ cts.	$ cts.
1 Capital stock fully paid up		
2. Capital stock subscribed ($300,000) upon which has been paid	299,430 53	
3 Accumulating stock		
4. Reserve fund	75,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	21,500 00	
Liabilities to stockholders		395,930 53
8. Deposits	261,339 35	
9. Debentures payable in Canada	244,600 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	964 92	
14. Other liabilities (description specified), viz.		
Liabilities to the public		506,904 27
Total liabilities		902,834 80

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate—uncurrent loans $50,000 00		
On real estate 731,6845	781,684 35	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5 Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	4,943 19	
9. Otherwise secured (description specified) viz:		
Total		786,627 54
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	414 53	
17. Cash on hand	640 94	
18. Cash in bank	10,862 40	
19. Office premises	11,000 00	
20. Loans secured on real estate held for sale	24,012 00	
21. Other property (description specified), present cash value—		
Special dept. recipts banks..$50,000 00		
Bank stock 6,316 00	69,277 39	
Loan companies stock 12,961 39		
Total property owned		116,207 26
Total assets		902,834 80

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1873	
2. Dividend declared during the year, 6 per cent and amount	17,965 80
3. Amount loaned during the year	106,901 83
4. Amount received from borrowers during the year	70,589 60
5. Amount received from depositors during the year	208,998 28
6. Amount repaid to depositors during the year	218,499 08
7. Amount borrowed for purposes of investment	506,904 27
8. Securities given for such amount—Pass books, deposit receipts and debentures of the company	
9. Debentures issued by the company during the year	191,300 00
10. Debentures repaid by the company during the year	141,300 00
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, 4 per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, 4 per cent	
Debenture stock, per cent	
Deposits, 3⅝ about, per cent	
14. Total amount of interest paid and accrued during the year	20,390 60
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	5,738 01
16. Estimated value of real estate under mortgage, say $2,000,000	
17. Amount overdue and in default of mortgages—After rearrangments of mortgages, small amount	
18. Amount of mortgages payable by instalments, about	250,000 00
19. Amount invested and secured by mortgage deeds, in all	781,684 35
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,000 00
22. Value of mortgaged property held for sale, say	50,000 00
23. Amount chargeable against such property	50,000 00
24. Present cash value of investments on mortgages and other securities	902,834 80
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Actual rate they bear	
26. Estimated average rate mortgages or other securities respectively yield—5¼ about, per cent	
27. Estimated average rate current during the year—5½ p.c.	
28. Estimated average rate mortgages or other securities were originally calculated to yield—The rate they bear; different rates, 7, 6½, 5½ and 5 per cent	

Attested by

W. F. COWAN,
President.

T. H. McMILLAN,
Secretary Treasurer.

Before

M. THWAITE,
A Justice of the Peace in and for the County of Ontario.

OSHAWA, 22nd February, 1897.

STATEMENT of the Affairs of the Crown Savings and Loan Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., CHAPTER 164.

CAPITAL STOCK.

President—J. H. FAIRBANK.
Vice-President—J. L. ENGLEHART.

CAPITAL AUTHORIZED.....$1,000,000
CAPITAL SUBSCRIBED.....200,000

Manager—WM. ENGLISH.
Head Office—Petrolea.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	157,550 00	
2. Capital stock subscribed ($42,450), upon which has been paid	16,154 48	
3. Accumulating stock		
4. Reserve fund	22,500 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	373 34	
Liabilities to stockholders		196,577 82
8. Deposits	73,906 24	
9. Debentures payable in Canada	5,945 50	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	3,973 78	
14. Other liabilities (description specified), viz.:		
Liabilities to the public		83,825 52
Total liabilities		280,403 34

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	243,408 17	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		243,408 17
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	33,762 63	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	14 00	
17. Cash on hand		
18. Cash in bank	22 61	
19. Office premises		
20. Loans secured on real estate held for sale	3,195 93	
21. Other property (description specified), present cash value		
Total property owned		36,995 17
Total assets		280,403 34

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—30th January, 1882.	.....
2. Dividend declared during the year, 5 per cent and amount	8,627 80
3. Amount loaned during the year	61,459 70
4. Amount received from borrowers during the year	56,922 04
5. Amount received from depositors during the year	78,852 45
6. Amount repaid to depositors during the year	66,601 58
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	3,676 00
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent.	.....
13. Average rate of interest paid for money borrowed :—	
Debentures, $4\frac{3}{4}$ per cent	.....
Debenture stock, "	.....
Deposits, $3\frac{1}{4}$ "	.....
14. Total amount of interest paid and accrued during the year	2,620 14
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,568 89
16. Estimated value of real estate under mortgage	490,000 00
17. Amount overdue and in default of mortgages—Interest	8,150 59
18. Amount of mortgages payable by instalments—Nearly all	
19. Amount invested and secured by mortgage deeds	243,408 17
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	2,622 52
22. Value of mortgaged property held for sale	3,600 00
23. Amount chargeable against such property	3,195 93
24. Present cash value of investments on mortgages and other securities	280,366 73
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates mortgages respectively bear	.....
26. Estimated average rate mortgages or other securities respectively yield—5·90 per cent	.....
27. Estimated average rate current during the year—$5\frac{1}{2}$ per cent.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 10 per cent	.....

Attested by

J. H. FAIRBANK,
President.

WM. ENGLISH,
Manager.

Before

P. BARCLAY,
J. P.

PETROLEA 17th February, 1897.

STATEMENT of the Affairs of the Midland Loan and Savings Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE BUILDING SOCIETIES ACT.

CAPITAL STOCK.

President—JOHN MULLIGAN.
Vice-President—HENRY HAMILTON BURNHAM.

CAPITAL AUTHORIZED.....$560,000
CAPITAL SUBSCRIBED..... 560,000

Manager—GEORGE M. FURBY.
Head Office—Port Hope, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	310,000 00	
2. Capital stock subscribed ($250,000) upon which has been paid	50,000 00	
3. Accumulating stock	.....	
4. Reserve fund	80,000 00	
5. Dividends declared and unpaid	10,946 90	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	33,003 48	
Liabilities to stockholders	.....	483,950 38
8. Deposits	324,909 09	
9. Debentures payable in Canada	563,369 88	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	28,459 56	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz. :— Due on loans in progress of completion	3,036 28	
Liabilities to the public	.....	919,774 81
Total liabilities	.....	1,403,725 19

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,194,348 75	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	10,000 00	
6. School section securities	216 65	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	10,241 12	
9. Otherwise secured (description specified), viz. :	.....	
Total	.....	1,214,806 52
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	800 00	
18. Cash in bank	78,684 95	
19. Office premises	7,000 00	
20. Loans secured on real estate held for sale and foreclosed	100,987 00	
21. Other property (description specified), present cash value— Rents	1,446 72	
Total property owned	.....	188,918 67
Total assets	.....	1,403,725 19

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1873	.....
2. Dividend declared during the year—6 per cent and amount	21,600 00
3. Amount loaned during the year	88,906 00
4. Amount received from borrowers during the year	176,690 35
5. Amount received from depositors during the year	346,723 55
6. Amount repaid to depositors during the year	327,233 54
7. Amount borrowed for purposes of investment	899,355 27
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	271,068 37
10. Debentures repaid by the company during the year	316,382 93
11. Debentures of the company which will mature within one year	313,065 90
12. Rate of interest borne by outstanding debentures—3½ per cent to 5 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·25 per cent	.....
Debenture stock per cent	.....
Deposits—3·74 per cent	.....
14. Total amount of interest paid and accrued during the year	36,836 35
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,785 77
16. Estimated value of real estate under mortgage, about	2,500,000 00
17. Amount overdue and in default of mortgages	25,000 00
18. Amount of mortgages payable by instalments—All practically straight loans	.....
19. Amount invested and secured by mortgage deeds	1,294,701 66
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 11	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	32,989 00
22. Value of mortgaged property held for sale and foreclosed	71,470 00
23. Amount chargeable against such property	100,987 00
24. Present cash value of investments on mortgages and other securities	1,287,653 15
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—6·08 per cent	.....
27. Estimated average rate current during the year—5·60 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

JOHN MULLIGAN,
President.

GEORGE M. FURBY,
Manager

Before

GEO. WILSON,
J. P.

PORT HOPE, 26th February, 1897.

STATEMENT of the Affairs of the Security Loan and Savings Company, St. Catharines, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STAT., U.C.

CAPITAL STOCK.

President—THOMAS R. MERRITT.
Vice-President—ROBERT LAURIE.

CAPITAL AUTHORIZED..... $300,000
CAPITAL SUBSCRIBED..... 275,000

Manager—E. F. DWYER.
Head Office—St. Catharines.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($275,000), upon which has been paid	274,900 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	6,872 50	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,489 41	
Liabilities to stockholders		285,261 91
8. Deposits	264,721 81	
9. Debentures payable in Canada	45,472 71	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	11,046 30	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		321,240 82
Total liabilities		606,502 73

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	522,312 21	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities (R. C. Sep. School deb.)	6,052 75	
7. Loan companies debentures		
8. Loans to shareholders on their stock	4,109 29	
9. Otherwise secured (description specified), viz.:		
Total		532,474 25
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	240 55	
17. Cash on hand		
18. Cash in bank	428 05	
19. Office premises		
20. Loans secured on real estate held for sale	72,559 88	
21. Other property (description specified), present cash value— Suspense account	800 00	
Total property owned		74,028 48
Total assets		606,502 73

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th March, 1870.	.....
2. Dividend declared during the year, 5 per cent and amount...	13,728 90
3. Amount loaned during the year (including interest capitalized).	117,287 51
4. Amount received from borrowers during the year..	92,737 41
5. Amount received from depositors during the year..	485,774 87
6. Amount repaid to depositors during the year	536,211 34
7. Amount borrowed for purposes of investment.....	321,240 82
8. Securities given for such amount—1st lien on assets of company.	.....
9. Debentures issued by the company dur ng the year (including interest)	29,283 66
10. Debentures repaid by the company during the year.....	18,581 58
11. Debentures of the company which will mature within one year.	8,800 00
12. Rate of interest borne by outstanding debentures—5 and 4 p.c..	... .
13. Average rate of interest paid for money borrowed—	
Debentures—4 and 5 per cent.....	....
Debenture stock— per cent .... } $3\frac{10}{34}$	.....
Deposits—3 and $3\frac{1}{2}$ per cent	....
14. Total amount of interest paid and accrued during the year.....	11,199 17
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	4,573 11
16. Estimated value of real estate under mortgage.....	....
17. Amount overdue and in default of mortgages. Impossible to calculate, a great deal having been extended.....	....
18. Amount of mortgages payable by instalments.....	423,916 33
19. Amount invested and secured by mortgage deeds and debentures	605,034 13
20. Number of mortgages upon which compulsory p oceedings have been taken during the past year 5	....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year..... .	5,827 39
22. Value of mortgaged property held for sale.....	72,559 88
23. Amount chargeable against such property.	72,559 88
24. Present cash value of investments on mortgages and other securities..	605,034 13
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rate as mortgage bears.....	.....
26. Estimated average rate mortgages or other securities respectively yield—about $6\frac{2}{5}$ per cent.....	....
27. Estimated average rate current during the year—6 per cent...	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—$6\frac{2}{3}$ per cent	....

Attested by

E. F. DWYER,
Secretary Treasurer.

R. FOWLIE,
Auditor.

Before

CHAS. J. BENSON,
A Commissioner, &c.

ST. CATHARINES, 25th February, 1897.

STATEMENT of the Affairs of the Crédit Foncier Franco-Canadien, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 46 VIC., CAP. 85 (CANADA).

CAPITAL STOCK.

President—GEORGE BRÖLEMANN
Vice-President—SIR ADOLPHE CHAPLEAU.

CAPITAL AUTHORIZED.... Fcs. 25,000,000=$4,784,689
CAPITAL SUBSCRIBED..... Fcs. 25,000,000= 4,784,689

Manager—MARTIAL CHEVALIER.
Head Office—Montreal.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($4,784,689) upon which has been paid	1,196,172 25	
3. Accumulating stock		
4. Reserve fund	170,527 62	
5. Dividends declared and unpaid	813 41	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	236,698 99	
Liabilities to stockholders		1,604,212 27
8. Deposits		
9. Debentures payable in Canada	74,091 41	
10. Debentures payable elsewhere	6,522,228 49	
11. Debenture stock		
12. Interests on debentures and debenture stock	11,877 33	
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Deferred loans $60, 988 68		
Interest paid in advance and interest accrued but not due 51,877 12		
Sundries 5,220 48		
	118,086 28	
Liabilities to the public		6,726,283 51
Total liabilities		8,330,495 78

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	7,246,449 33	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		7,246,449 33
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	500 00	
18. Cash in bank	676,944 13	
19. Office premises	46,473 74	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:—		
Real estate held for sale $ 230,938 33	360,128 58	
Arrears of princ. and interest 76,497 66		
Interest accrued but not due 37,388 02		
Sundries 15,304 57		
Total property owned		1,084,046 45
Total assets		8,330,495 78

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1881	
2. Dividend declared during the year—6·40 per cent and amount	77,181 32
3. Amount loaned during the year	860,656 56
4. Amount received from borrowers during the year	899,078 37
5. Amount received from depositors during the year	
6. Amount repaid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	63,095 74
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures—3 per cent average 3·40	
13. Average rate of interest paid for money borrowed—	
Debentures— per cent.	
Debenture stock	
Deposits— per cent.	
14. Total amount of interest paid and accrued during the year	299,962 83
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	37,744 30
16. Estimated value of real estate under mortgage	14,492,898 66
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	1,732,319 77
19. Amount invested and secured by mortgage deeds	7,246,449 33
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	250,000 00
23. Amount chargeable against such property	230,938 33
24. Present cash value of investments on mortgages and other securities	7,246,449 33
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

M. CHEVALIER,
General Manager.

T. R. NELSON,
General Secretary.

Before
LOUIS ALLARD,
J. P.

MONTREAL, 6th March, 1897.

STATEMENT of the Affairs of the Montreal Loan and Mortgage Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 69, CON. STATUTES.

CAPITAL STOCK.

President—RICHARD BOLTON.
Vice-President—Hon. A. W. OGILVIE.

CAPITAL AUTHORIZED..... $500,000
CAPITAL SUBSCRIBED..... 500,000

Manager—R. A. KYDD.
Head Office—Montreal.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed ($.....), upon which has been paid—All paid up	.....	
3. Accumulating stock	.....	
4. Reserve fund	350,000 00	
5. Dividends declared and unpaid and Bonus	22,500 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	17,258 98	
Liabilities to stockholders	.....	889,758 98
8. Deposits	140,737 53	
9. Debentures payable in Canada	92,200 00	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock—Credited above	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:—		
Debenture interest account (being interest accrued from date of last coupon paid to 31st December, 1896) $3,085 83		
Sundry creditors 3,460 25	6,546 08	
Liabilities to the public	.....	239,483 61
Total liabilities	.....	1,129,242 59

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	952,505 81	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock—(*See* below)	.....	
9. Otherwise secured (description specified), viz.: Call loans on shares in joint stock companies and on personal securities	33,514 76	
Total	.....	986,020 57
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	500 00	
17. Cash on hand	.....	
18. Cash in bank	8,618 47	
19. Office premises	.....	
20. Loans secured on real estate held for sale—(*See* real estate)	.....	
21. Other property (description specified), present cash value:—		
Real estate $133,503 55; Rent arrears 600 00	134,103 55	
Total property owned	.....	143,222 02
Total assets	.....	1,129,242 59

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May, 1858	.....
2. Dividend declared during the year, 7 per cent and amount—Bonus of 1 p.c. per half year ended December 31st, 1896	40,000 00
3. Amount loaned during the year—Not including call loans	100,347 23
4. Amount received from borrowers during the year—Not including call loans	205,373 39
5. Amount received from depositors during the year	23,896 20
6. Amount repaid to depositors during the year	13,228 35
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	22,500 00
10. Debentures repaid by the company during the year—(One debenture, $500 not yet presented)	59,000 00
11. Debentures of the company which will mature within one year	3,000 00
12. Rate of interest borne by outstanding debentures—4·84 per cent, average	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4¾ per cent	.....
Debenture stock— per cent	.....
Deposits—4¾ per cent	.....
14. Total amount of interest paid and accrued during the year—On deposits and debentures	12,047 64
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,586 00
16. Estimated value of real estate under mortgage	2,000,000 00
17. Amount overdue and in default of mortgages—Arrears extended	
18. Amount of mortgages payable by instalments	212,865 17
19. Amount invested and secured by mortgage deeds	.....
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 9	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	31,198 74
22. Value of mortgaged property held for sale	133,503 55
23. Amount chargeable against such property—(*See* real estate)	.....
24. Present cash value of investments on mortgages and other securities	1,129,242 59
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not discounted; actual amount of interest in each payment taken into account only	.....
26. Estimated average rate mortgages or other securities respectively yield—7 per cent	.....
27. Estimated average rate current during the year—6½ per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—7 per cent	.....

Attested by

R. BOLTON,
President.

R. A. KYDD,
Manager.

Before
THÉO. DOUCET, *N.P.*,
Commissioner for the Superior Court, S. C. District of Montreal.

MONTREAL, 23rd February, 1897.

STATEMENT of the Affairs of the Lévis Permanent Building Society, on the 7th April, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE STATUTS REFONDUS DU CANADA, CHAP. 69.

CAPITAL STOCK.

President—N. LACERTE, M.D.
Vice-President—EDWARD GOULET.

CAPITAL AUTHORIZED ..... Not limited
CAPITAL SUBSCRIBED ..... $76,560.

Manager—TH. CARRIER.
Head Office—Lévis.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($76,560) upon which has been paid	33,587 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	600 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	6,455 98	
Liabilities to stockholders		40,642 98
8. Deposits	374 40	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—Installment paid in advance	414 50	
Liabilities to the public		788 90
Total liabilities		41,431 88

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	32,152 06	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	1,289 77	
9. Otherwise secured (description specified), viz:		
Total		33.441 83
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	597 93	
18. Cash in bank	4,597 12	
19. Office premises		
20. Loans secured on real estate held for sale	150 00	
21. Other property (description specified), present cash value—Due on property sold	2,645 00	
Total property owned		7,990 05
Total assets		41,431 88

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—3rd May 1869	.....
2. Dividend declared during the year— per cent and amount	.....
3. Amount loaned during the year	5,520 00
4. Amount received from borrowers during the year	10,750 70
5. Amount received from depositors during the year	7,487 00
6. Amount repaid to depositors during the year	11,133 00
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed	.....
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits—4 per cent	.....
14. Total amount of interest paid and accrued during the year	2,285 65
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,030 24
16. Estimated value of real estate under mortgage	141,150 00
17. Amount overdue and in default of mortgages	7,587 13
18. Amount of mortgages payable by instalments	28,288 47
19. Amount invested and secured by mortgage deeds	32,152 06
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	150 00
23. Amount chargeable against such property	150 00
24. Present cash value of investments on mortgages and other securities	33,441 83
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—5 and 6 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield—10 per cent	.....
27. Estimated average rate current during the year—9 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 and 12 per cent	.....

Attested by

NARCISSE LACERTE,
President.

PIERRE NARCISSE HAMEL,
Auditor.

Before

J. E. Roy, J.P.

Lévis, 6th March, 1897,

STATEMENT of the Affairs of the Quebec Permanent Building Society, on the 16th March, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ACT CONCERNING BUILDING SOCIETIES, CHAP. 69, 1859.

CAPITAL STOCK.

President—AUGUSTIN GABOURY.
Vice-President—V. W. LARUE

CAPITAL AUTHORIZED.....$300,000
CAPITAL SUBSCRIBED..... 200,000

Manager—SECRETARY G. GOURDEAU.
Head Office—John Street, Quebec.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	200,000 00	
2. Capital stock subscribed ($200,000) upon which whole has been paid	.....	
3. Accumulating stock	7,112 50	
4. Reserve fund	36,000 00	
5. Dividends declared and unpaid	7,269 30	
6. Profits on accumulating stock	2,194 69	
7. Contingent fund and unappropriated profits	952 76	
Liabilities to stockholders	.....	253,529 25
8. Deposits	14,841 41	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	121 80	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:	.....	
Liabilities to the public	.....	14,963 21
Total liabilities	.....	268,492 46

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	191,917 32	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	2,500 00	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	6,275 00	
9. Otherwise secured (description specified), viz.:— Bank stocks	5,383 05	
Total	.....	206,075 37
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	96 64	
18. Cash in bank	12,767 31	
19. Office premises	.....	
20. Loans secured on real estate held for sale	32,442 61	
21. Other property (description specified), present cash value—Due on property sold	17,110 53	
Total property owned	.....	62,417 09
Total assets	.....	268,492 46

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment— In April 1856	.....
2. Dividend declared during the year, 7 per cent and amount	14,000 00
3. Amount loaned during the year	73,691 17
4. Amount received from borrowers during the year	68,787 19
5. Amount received from depositors during the year	349 30
6. Amount repaid to depositors during the year	570 72
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, 5½ per cent	.....
14. Total amount of interest paid and accrued during the year	849 93
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,467 82
16. Estimated value of real estate under mortgage	532,900 00
17. Amount overdue and in default of mortgages	17,232 19
18. Amount of mortgages payable by instalments	162,463 20
19. Amount invested and secured by mortgage deeds	191,917 32
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	135 60
22. Value of mortgaged property held for sale	34,465 00
23. Amount chargeable against such property	32,442 61
24. Present cash value of investments on mortgages and other securities	235,406 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value, 5 and 6 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield, 10 per cent	.....
27. Estimated average rate current during the year, 8½ per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 9 per cent	.....

Attested by

A. GABOURY,
President.

G. GOURDEAU,
Secretary.

Before
C. A LAFRANCE,
Com. Cour Sup. Dist. de Québec.

QUEBEC, February, 1897.

STATEMENT of the Sherbrooke Loan and Mortgage Company, on the 30th September, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE GENERAL BUILDING SOCIETIES ACT, 12 VICT. AND OF A SPECIAL ACT OF THE PROVINCE OF QUEBEC, 49-50 VICT., CHAP. 66.

CAPITAL STOCK.

President and Managing Director—LINDSAY B. LAWFORD. CAPITAL AUTHORIZED..... $250,000 00 Secretary and Treasurer—CHARLES H. FOSS.
Vice-President—JAMES DAVIDSON. CAPITAL SUBSCRIBED..... Head Office—Sherbrooke.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	142,200 00	
2. Capital stock subscribed ($.....), upon which has been paid		
3. Accumulating stock	5,453 44	
4. Reserve fund	4,150 38	
5. Dividends declared and unpaid	3,550 84	
6. Profits on accumulating stock	665 44	
7. Contingent fund and unappropriated profits		
Liabilities to stockholders	156,020 10	
8. Deposits and interest	84,534 24	
9. Debentures payable in Canada	64,700 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on debentures	1,262 48	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		150,496 72
Total liabilities		306,516 82

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	266,860 35	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	3,928 52	
9. Otherwise secured (descrip. specified), viz.: On stock of the Sherbrooke Gas and Water Company	9,270 00	
Total		280,058 87
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city securities do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	210 38	
17. Cash on hand	28 75	
18. Cash in bank	2,948 51	
19. Office premises		
20. Real estate held for sale (foreclosed mortg's)	22,800 00	
21. Other property (description specified), present cash value— Rents accrued	470 31	
Total property owned		26,457 95
Total assets		306,516 82

MISCELLANEOUS STATEMENTS.

12

1. Date of company or society's establishment—September, 1874	.....
2. Dividend declared during the year—5 per cent and amount...	7,066 51
3. Amount loaned during the year.....	41,412 18
4. Amount received from borrowers during the year (principal and interest).....	47,849 39
5. Amount received from depositors during the year.....	62,121 08
6. Amount repaid to depositors during the year (including interest).....	51,358 90
7. Amount borrowed for purposes of investment—Nil except deposits and debentures.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	29,900 00
10. Debentures repaid by the company during the year.....	43,200 00
11. Debentures of the company which will mature within one year	59,200 00
12. Rate of interest borne by outstanding debentures— per cent.	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent.....	
Debenture stock, per cent.....	.....
Deposits, per cent.....	.....
14. Total amount of interest paid and accrued during the year...	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	1,843 08
16. Estimated value of real estate under mortgage.....	467,000 00
17. Amount overdue and in default of mortgages.....	9,210 36
18. Amount of mortgages payable by instalments.....	.....
19. Amount invested and secured by mortgage deeds.....	280,058 87
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.....	.....
21. Aggregate amount of mortgages on which compulsory proceeding have been taken during the past year.....	.....
22. Value of mortgaged property held for sale (foreclosures).....	22,800 00
23. Amount chargeable against such property.....	.....
24. Present cash value of investments on mortgages and other securities.....	280,058 87
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—None discounted.....	.....
26. Estimated average rate mortgages or other securities respectively yield—About 6¼ per cent.....	.....
27. Estimated average rate current during the year—About 6¼ per cent.....	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 7 per cent.....	.....

Attested by

LINDSAY B. LAWFORD,
President and Managing Director.

CHARLES H. FOSS,
Secretary and Treasurer.

Before

J. R. SANGSTER,
Commissioner of the Superior Court.

SHERBROOKE, 26th February, 1897.

STATEMENT of the Affairs of the Permanent Building Society of the District of Iberville, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE STATUTE OF LOWER CANADA, CHAP. 69, AND SPECIALLY THE STATUTE OF QUEBEC, 36 VICT., CHAP. 78.

CAPITAL STOCK.

President—E. L'ECUYER, Esq., N.P.
Vice-President—H. MOREAU, Esq., M.D.

CAPITAL AUTHORIZED..... Unlimited.
CAPITAL SUBSCRIBED..... $100,000

Secretary-Treasurer—J. A. L'ECUYER.
Head Office—St. Johns, P.Q.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($100,000) upon which has been paid	100,000 00	
3. Accumulating stock	92,344 45	
4. Reserve fund	37,000 00	
5. Dividends declared and unpaid	4,077 00	
6. Profits on accumulating stock	21,748 65	
7. Contingent fund and unappropriated profits	1,511 39	
Liabilities to stockholders	.....	256,681 49
8. Deposits	122,627 84	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	1,565 33	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz:	.....	
Liabilities to the public	.....	124,193 17
Total liabilities	.....	380,874 66

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	190,223 52	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	54,496 76	
9. Otherwise secured (description specified) viz.:—		
Notes $32,815 05	38,845 53	
Insurance 6,030 48		
Total	.....	283,565 81
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	500 00	
17. Cash on hand	7,027 60	
18. Cash in bank	74,724 37	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value:—		
Real estate	15,056 88	
Total property owned	.....	97,308 85
Total assets	.....	380,874 66

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Jan. 1st, 1869	.....
2. Dividend declared during the year—6 per cent and amount	6,000 00
3 Amount loaned during the year	95,664 98
4. Amount received from borrowers during the year	101,725 58
5. Amount received from depositors during the year	155,653 50
6. Amount repaid to depositors during the year	155,301 52
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, 3 per cent	.....
14. Total amount of interest paid and accrued during the year	16,348 97
15. Expenses during the year, including commission agency and all other expenses at head office and elsewhere, not directly chargeable to or on account of borrowers	2,323 50
16. Estimated value of real estate under mortgage	300,000 00
17. Amount overdue and in default of mortgages	105,862 90
18. Amount of mortgages payable by instalments	84,360 62
19. Amount invested and secured by mortgage deeds	190,223 52
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,739 14
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	283,000 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 per cent.	
26. Estimated average rate mortgages or other securities respectively yield—6 to 8 per cent	.....
27. Estimated average rate current during the year—6 to 8 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 8 per cent	.....

Attested by

J. A. L'ECUYER,
Secretary-Treasurer.

P. A. CHASSÉ,
Auditor.

Before

CHAS. ARPIN,
J. P.

ST. JOHNS, 24th February, 1897.

STATEMENT of the Affairs of the Société de Prêts et Placements de Québec, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 41 VICT. CHAP. 34.

CAPITAL STOCK.

President—E. LACROIX.
Vice-President—L. J. DEMERS.

CAPITAL AUTHORIZED..... No limit.
CAPITAL SUBSCRIBED..... 200,000

Manager—ROBERT LA ROCHE.
Head Office—Quebec City.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital subscribed ($200,000), upon which has been paid	200,000 00	
3. Accumulating stock		
4. Reserve fund	44,000 00	
5. Dividends declared and unpaid	7,661 37	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	893 90	
Liabilities to stockholders		252,555 27
8. Deposits	64,384 35	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz...		
Liabilities to the public		64,384 35
Total liabilities		316,939 62

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1 Real estate	273,270 83	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5, Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	12,842 91	
9. Otherwise secured (description specified), viz: - Bank stock and debentures	14,305 17	
Total		300,418 91
B. Property owned—		
10, Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	200 00	
17. Cash on hand	23 71	
18. Cash in bank	5,277 00	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Bank stock $ 1,020 00		
Real estate 10,000 00	11,020 00	
Total property owned		16,520 71
Total assets		316,939 62

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—November, 1874	.....
2. Dividend declared during the year—7 per cent and amount..	14,000 00
3. Amount loaned during the year.....	65,072 85
4. Amount received from borrowers during the year.....	65,481 16
5. Amount received from depositors during the year	17,580 61
6. Amount repaid to depositors during the year.....	19,812 97
7. Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year.	.....
12. Rate of interest borne by outstanding debentures per cent..	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent.....	.....
Debenture stock— per cent.....	.....
Deposits - 4 per cent.....	.....
14. Total amount of interest paid and accrued during the year..	2,521 66
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	4,834 00
16. Estimated value of real estate under mortgage	600,875 00
17. Amount overdue and in default of mortgages	20,712 94
18. Amount of mortgages payable by instalments.	228,264 17
19. Amount invested and secured by mortgage deeds.....	273,270 83
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	1,633 39
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property.....	.....
24. Present cash value of investments on mortgages and other securities.....	273,270 83
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value.....	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year.....	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield--6 to 11 per cent.....	.....

Attested by.

DOCITHÉE ARCAND,
Director.

STANISLAS PICARD,
Auditor.

Before
ALEX. GAUVREAU.
Notary Public.

QUEBEC, 27th February, 1897.

STATEMENT of the Affairs of the Eastern Canada Savings and Loan Company (Limited), on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 113, DOMINION ACTS, 1887.

CAPITAL STOCK.

President—S. M. BROOKFIELD, Esq.
Vice-President—W. C. SILVER, Esq.

CAPITAL AUTHORIZED.....$500,000
CAPITAL SUBSCRIBED..... 201,000

Manager—J. A. CLARK.
Head Office—Halifax, N.S.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($201,000), upon which has been paid	100,500 00	
3. Accumulating stock		
4. Reserve fund	18,000 00	
5. Dividends declared and unpaid	3,015 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		121,515 00
8. Deposits	49,954 70	
9. Debentures payable in Canada	160,440 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	2,001 84	
13. Owing to banks		
14. Other liabilities (description specified), viz:		
Liabilities to the public		212,396 54
Total liabilities		333,911 54

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	318,575 89	
2. Dominion securities		
3. Provincial securities	4,000 00	
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz:		
Total		322,575 89
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	600 00	
17. Cash on hand	57 64	
18. Cash in bank	4,973 16	
19 Office premises		
20. Loans secured on real estate held for sale	5,704 85	
21. Other property (description specified), present cash value		
Total property owned		11,335 65
Total assets		333,911 54

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st May, 1888	.....
2. Dividend declared during the year—6 per cent and amount	6,030 00
3. Amount loaned during the year	107,915 00
4. Amount received from borrowers during the year	82,830 00
5. Amount received from depositors during the year	56,900 00
6. Amount repaid to depositors during the year	39,300 00
7. Amount borrowed for purposes of investment during the year	44,800 00
8. Securities given for such amount—Debentures and deposit receipts	.....
9. Debentures issued by the company during the year	86,840 00
10. Debentures repaid by the company during the year	59,560 00
11. Debentures of the company which will mature within one year	31,560 00
12. Rate of interest borne by outstanding debentures—4½ to 5 per cent	.....
13. Average rate of interest paid for money borrowed 4·543—	
Debentures—4½ to 5 per cent	.....
Debenture stock — per cent	.....
Deposits 4 to 4½ per cent	.....
14. Total amount of interest paid and accrued during the year	8,740 00
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,916 00
16. Estimated value of real estate under mortgage	740,000 00
17. Amount overdue and in default of mortgages	3,293 00
18. Amount of mortgages payable by instalments—Practically all	.....
19. Amount invested and secured by mortgage deeds	318,575 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	1,280 00
22. Value of mortgaged property held for sale	5,704 00
23. Amount chargeable against such property	5,704 00
24. Present cash value of investments on mortgages and other securities	333,911 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value 6, 7 and 8 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield - 7·17 per cent	.....
27. Estimated average rate current during the year—7·15 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—7 per cent	.....

Attested by

J. A. CLARK,
Manager.

G. E. FAULKNER,
Auditor.

Before

C. HUDSON SMITH,
A Commissioner of the Supreme Court, County of Halifax.

HALIFAX, February, 1897.

STATEMENT of the Affairs of the Eastern Trust Company, on the 31st December, 1896.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 84, ACTS OF CANADA, 1893.

CAPITAL STOCK.

President—JOHN F. STAIRS.
Vice-President—ADAM BURNS and ROBIE UNIACKE.

CAPITAL AUTHORIZED..... $200,000
CAPITAL SUBSCRIBED..... 200,000

Manager—BYRON A. WESTON.
Head Office—60 Bedford Row, Halifax, N.S.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($200,000) upon which has been paid 25 per cent	50,000 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	5,242 63	
Liabilities to stockholders		55,242 63
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz:		
Liabilities to the public		
Total liabilities		55,242 63

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	36,950 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz		
Total		36,950 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	10,000 00	
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures	5,000 00	
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	1,966 52	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value— Deposit receipt Union Bank of Halifax	1,326 11	
Total property owned		18,292 63
Total assets		55,242 63

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—13th June, 1893	.....	16. Estimated value of real estate under mortgage	.....
2. Dividend declared during the year, 6 per cent and amount	3,000 00	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	40,450 00	18. Amount of mortgages payable by instalments	.....
4. Amount received from borrowers during the year	.....	19. Amount invested and secured by mortgage deeds	234,458 91
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
6. Amount repaid to depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,000 00
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	25,310 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	26,750 00
9. Debentures issued by the company during the year	.....	24. Present par value of investments on mortgages and other securities	603,563 15
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield—5·67 per cent	.....
12. Rate of interest borne by outstanding debentures— per cent	.....	27. Estimated average rate current during the year	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield	.....
Debentures, per cent	.....		
Debenture stock "	.....		
Deposits, "	.....		
14. Total amount of interest paid and accrued during the year	.....		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,867 25		

This company is not authorized to receive deposits or issue debentures.

Attested by

JOHN F. STAIRS,
President.

BYRON A. WESTON,
Manager.

Before

HENRY B. STAIRS,
Notary Public, Nova Scotia.

HALIFAX, 19th January, 1897.

STATEMENT of the Affairs of the Nova Scotia Permanent Benefit Building Society and Savings Fund, on 31st Jan., 1897.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 12 VIC., CHAP. 42 OF NOVA SCOTIA AND THE AMENDMENTS THEREOF, AND ALSO OF CHAP. 114 OF THE PARLIAMENT OF CANADA AND AMENDMENTS THEREOF.

CAPITAL STOCK.

President—J. WALTER ALLISON.
Vice-President—ADAM BURNS.

CAPITAL AUTHORIZED..... Unlimited
CAPITAL SUBSCRIBED.....

Manager—CHAS. H. LONGARD.
Head Office—95 Hollis Street, Halifax.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($) upon which has been paid		
3. Accumulating stock	681,843 59	
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	11,238 64	
Liabilities to stockholders		693,082 23
8. Deposits	116,652 55	
9. Debentures payable in Canada	145,500 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	3,542 19	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		265,694 74
Total liabilities		958,776 97

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	895,357 49	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz :—Balance of assessment on all shares, 1886 and 1887	1,893 83	
Total		897,251 32
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	810 36	
19. Office premises	8,461 04	
20. Loans secured on real estate held for sale	3,975 69	
21. Other property (description specified), present cash value— Real estate owned by society	48,278 56	
Total property owned		61,525 65
Total assets		958,776 97

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—August, 1850	.....
2. Dividend declared during the year, per cent and amount—(No annual dividends)	.....
3. Amount loaned during the year	249,235 17
4. Amount received from borrowers during the year—Not estimated separately	.....
5. Amount received from depositors during the year	39,385 10
6. Amount repaid to depositors during the year	39,803 82
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	21,500 00
10. Debentures repaid by the company during the year	3,500 00
11. Debentures of the company which will mature within one year	50,750 00
12. Rate of interest borne by outstanding debentures—4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4½ per cent	.....
Debenture stock—None	.....
Deposits—4 per cent	.....
14. Total amount of interest paid and accrued during the year—Not estimated separately	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	8,766 74
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	.....
20. Number of mortgages upon which compulsory proceedings have been taken during the past year .7	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,926 05
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	.....
27. Estimated average rate current during the year—6 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 per cent	.....

Attested by
J. WALTER ALLISON,
President.
CHAS. H. LONGARD,
Secretary & Treasurer.

Before
T. F. TOBIN,
A Commissioner of the Supreme Court County, of Halifax.

HALIFAX, 26th February, 1897.

STATEMENT of the Affairs of the Manitoba and North-West Loan Company (Limited), on the 31st December, 1896.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF 37 VICTORIA, CHAPTER 10, 41 AND 42 VICTORIA, CHAPTER 74.

CAPITAL STOCK.

President - Hon. J. C. AIKINS, P.C.
Vice-Presidents—ALFRED HOSKIN, Esq., Q.C.

CAPITAL AUTHORIZED $2,000,000
CAPITAL SUBSCRIBED 1,500,000

Manager—GEORGE A. MUTTLEBURY
Head Office—Winnipeg.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($1,500,000) upon which has been paid	375,000 00	
3. Accumulating stock		
4. Reserve fund	50,000 00	
5. Dividends declared and unpaid	9,667 50	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,094 05	
Liabilities to stockholders		435,761 55
8. Deposits		
9. Debentures payable in Canada	117,781 48	
10. Debentures payable elsewhere	879,143 14	
11. Debenture stock		
12. Interest on deposits and debentures	10,389 34	
13. Owing to banks	8,588 40	
14. Other liabilities (description specified), viz.		
Liabilities to the public		1,015,902 36
Total liabilities		1,451,663 91

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,360,429 42	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.		
Total		1,360,429 42
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. Municipal bonds do	17,310 84	
13. Township, town or village securities—present cash value		
14. School securities—present cash value	23,700 65	
15. Loan companies' debentures		
16. Office furniture and fixtures		
17. Cash on hand	2,991 11	
18. Cash in bank	19,447 68	
19. Office premises		
20. Loans secured on real estate held for sale	27,504 02	
21. Other property (description specified), present cash value—Company's agent in Edinburgh	280 19	
Total property owned		91,234 49
Total assets		1,451,663 91

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—June, 1879	.....	16. Estimated value of real estate under mortgage	2,301,139 47
2. Dividend declared during the year—5 per cent and amount	18,750 00	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	137,472 42	18. Amount of mortgages payable by instalments	532,634 18
4. Amount received from borrowers during the year	224,926 49	19. Amount invested and secured by mortgage deeds	1,387,933 44
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 6	.....
6. Amount repaid to depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	2,998 59
7. Amount borrowed for purposes of investment	996,924 62	22. Value of mortgaged property held for sale	43,233 27
8. Securities given for such amount—Debentures	.....	23. Amount chargeable against such property	43,187 55
9. Debentures issued by the company during the year	89,041 38	24. Present cash value of investments on mortgages and other securities	1,428,944 93
10. Debentures repaid by the company during the year	117,043 16	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates they yield	.....
11. Debentures of the company which will mature within one year	242,489 20	26. Estimated average rate mortgages or other securities respectively yield—7·75 per cent	.....
12. Rate of interest borne by outstanding debentures—$3\frac{3}{4}$ to $5\frac{1}{2}$ per cent	.....	27 Estimated average rate current during the year—7·11 p. c.	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 10 per cent	.....
Debentures, 4·66 per cent	.....		
Debenture stock, per cent	.....		
Deposits, per cent	.....		
14. Total amount of interest paid and accrued during the year	47,805 72		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	14,837 53		

Attested by

J. C. AIKINS,
President.

G. A. MUTTLEBURY,
Manager.

Before
A. E. HOSKIN,
A Commissioner, &c.

TORONTO, 27th February, 1897.

Before
D. A. ROSS,
J. P.

WINNIPEG, February, 1897.

THE VICKERS EXPRESS COMPANY (LIMITED).

STATEMENT OF AFFAIRS ON THE 31ST DAY OF DECEMBER, 1896.

(As required by the Department of Finance.)

Incorporated under the provisions of the Joint Stock Companies Act, 1877.

CAPITAL STOCK.

Capital authorized	$100,000
Capital subscribed	50,000
Capital paid up	40,565

President—William W. Vickers. Vice-President—Victor G. R. Vickers.

Secretary-Treasurer—A. A. Vickers.

Head Office ..... Toronto.

Not in operation in 1896.

Province of Ontario,
County of York,
To Wit:

I, William Wallbridge Vickers, of the City of Toronto, in the County of York, and Province of Ontario, make oath and say, that I hold the office of President of the within named company, and I say that the within statement has been prepared by the proper officers of the company, that I believe it has been prepared with due care, and I believe it to be true in every particular.

SWORN before me, at the City of Toronto, in the County of York, this 27th day of February, A.D. 1897.
W. R. P. PARKER,
A Commissioner, &c.

W. W. VICKERS.

HAMILTON POWDER COMPANY.

MONTREAL, 5th March, 1897.

To the Shareholders of Hamilton Powder Company.

GENTLEMEN,—In accordance with the charter of the company, 25 Vic., chap. 73, your directors respectfully report:—

That the paid up capital stock of the company is three hundred thousand dollars ($300,000).

That the total indebtedness of the company on 31st December, 1896, was one hundred and seventy-nine thousand, three hundred and sixty-seven $\frac{05}{100}$ dollars ($179,367.05).

President—Thos. C. Brainerd.

Office, No. 103 St. Francois Xavier Street ..... Montreal.